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ABSTRACT

This study was designed to provide current information regarding the status of consumer education in New Jersey public secondary schools, to develop criteria for consumer education curricula and programs, and to assist in preservice and inservice training of teachers. Two questionnaires were used. The first, a status survey, contained 211 questions regarding aspects of consumer education programs. Significant response differences were noted among (1) various types of secondary schools, (2) schools that do not offer any consumer education; that offer separate courses only; that offer only consumer education components integrated in regular course offerings; and that offer both separate and integrated courses, and (3) schools with varying enrollments, annual expenditures per pupil, and percentages of minority students. The second questionnaire, a criteria survey, contained 16 criteria which were largely based on a review and synthesis of criteria and standards for consumer education programs already developed in a number of other States. Analysis of data included differences in the responses of various types of secondary schools. Results of both questionnaires are reported in tables and questionnaires are included in the appendix. (TA)

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SURVEY OF CONSUMER EDUCATION

AND

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS

REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS

IN

NEW JERSEY PUBLIC SECONDARY SCHOOLS

This project has been supported with funds made available through Part F of the 1968 Vocational Education Act, Public Law 90-576.

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SUMMARY

SURVEY OF CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS AND DEVELOPMENT OF CRITERIA FOR EFFECTIVE COMPREHENSIVE PROGRAMS

A. The present study was funded under the provisions of Part F of PL 90-576, Vocational Education Act, by a grant from the New Jersey Department of Education, Division of Vocational Education.

B. The general objectives of this study were to:

1. Survey the current status of consumer education in the public secondary schools of New Jersey. ("Status Survey")
2. To develop, in cooperation with the New Jersey State Department of Education, Division of Vocational Education, and in consultation with consumer education officials and educators, proposed criteria for consumer education curriculums and programs for public secondary schools of New Jersey.
3. Obtain opinions regarding the comprehensiveness, relevance, and feasibility of the criteria by means of surveys of public secondary school principals and/or their designees and of recognized experts in the field of consumer education. ("Criteria Survey")
4. Compare the opinions of the principals/designees and the experts regarding these proposed criteria.

5. Prepare a final report of the project findings for use in developing recommendations for innovative consumer education curriculums, pre-service and in-service training of teachers, and general improvement of consumer education practices in the State of New Jersey.

C. Surveyed during the Spring of 1976, the rate of return from the 405 public secondary schools was 75.1% for the "Status Survey" and 58.4% for the "Criteria Survey." Eighteen (81.8%) of 22 consumer education experts responded.

D. Results

"Status Survey" - Phase 1

1. There was a marked similarity between the actual population and respondent sample by county and types of secondary schools.
2. Nearly 90% of the respondents were located in mostly suburban or urban areas.
3. Enrollments ranged from less than 500 to 3,000 or more pupils. The median enrollment reported was 1,216.
4. The median annual district expenditure per secondary school pupil during 1974-75 was $1,440.
5. Though the percentage of minority students enrolled ranged from less than 1% to 100%, the median percentage was only slightly more than 1%.

6. Overall, 284 of 305 schools (93.1%) indicated that they offered some form of formal consumer education - either separate course, consumer education components integrated in other courses, or both.
7. By individual counties, the percentages of secondary schools offering some form of formal consumer education ranged between 66.6% to 100.0%, and by type of school, between 75% and 100.0%.
8. Overall, 50.3% of the secondary schools offered both separate consumer education courses and integrated components in other courses; 10.5% offered separate courses only; 32.6% integrated courses only; 5.9% no courses, and 0.7% did not answer.
9. Whether school districts were rural, suburban, or urban was not related to the manner in which consumer education was offered - in separate or integrated courses.
10. There was a positive relationship within a narrow range of less than 10% between size of enrollment and whether schools offered some form of consumer education.
11. There was no systematic relationship between whether or not schools offered consumer education and their annual average expenditure per pupil or their percentages of minority enrollments.
12. The percentages of schools who offered separate consumer education courses climbed sharply from grades 9 through 12.

13. Enrollment where separate consumer education courses were offered was elective in about 95% of the schools.
14. Overall, of the schools which offered separate consumer education courses, approximately 55% covered most of 12 major consumer education topics identified for this study.
15. Analyses were provided of the extent to which each of 12 major consumer education topics was covered in Business Education, Home Economics, English, Health Education, Vocational/Trade/Technical/Industrial Arts, Mathematics, Science, Social Studies, and Fine Arts by schools which offered: a) integrated courses only, and b) both separate and integrated consumer education courses.
16. The overall patterns of coverage for (a) and (b) above were rather similar, but slightly higher in the case of (b). The coverage of individual topics ranged very widely in both situations. Comprehensive coverage of all topics was found greatest in Business Education, with significant coverage in Home Economics, Social Studies, Vocational Courses, and Mathematics. Health Education and Science generally included topics of special concern.
17. The great majority of the schools used a departmentalized plan to plan and to teach separate and/or integrated consumer education courses.

18. Schools (18) that offered only separate consumer education courses were about evenly divided between one and two semester course offerings. Schools (153) offering both separate and integrated courses reported one semester separate courses (55.6%), field trips (45.1%), two-semester separate courses (38.6%), extracurricular activities (15.7%), mini-courses (15.0%), and assembly programs (7.8%) as methods of curriculum organization.

19. Schools which offered only separate consumer education courses or separate courses plus integrated courses used a greater variety of teaching methods than did those offering only integrated courses.

20. Teacher-made achievement tests, observation of student performance, and observation of teacher performance were used by a large majority of schools to evaluate their consumer education programs. Other methods used included standardized tests, student questionnaires/inventories/attitude scales, and student interviews.

21. 70.7% of the respondents had engaged in consumer education curriculum development during the past five years. Of the 18 schools not currently offering consumer education, about a third had been so engaged.

22. 46.4% of the respondents had developed materials for use in consumer education courses.

23. About a fourth had plans and 9% had plans but no funds to implement new consumer education programs, courses, or units in 1976-1977 or 1977-1978.

24. Most frequently mentioned types of assistance needed to develop more effective consumer education programs were: greater availability of materials and media (44.7%), in-service courses and workshops for teachers (49.7%), consultative visits by experts and development of greater local interest and leadership among parents and community (40.5%.)

"Criteria Survey" - Phase 2

1. The distributions of the respondent sample by county, type of district, size of school enrollments, and whether consumer education courses were offered were similar to those found in the "Status Survey" - Phase 1

2. Among New Jersey secondary schools, the median percentage of students involved in formal consumer education during 1975-76 was 21.1%. The median percentage who will have been enrolled by the time they graduate was 36.8%.

3. The percentages of agreement (including those with some reservations) of the respondent schools with 17 of 18 proposed consumer education criteria ranged from 78.4% (Criterion N) to 97.0% (Criterion R). Only 50.8% agreed with Criterion O which deals with the number of hours that should be devoted to consumer education.

4. The percentages of agreement (including those with some reservations) of the 18 respondent consultants with the 18 proposed criteria ranged from 66.7% (Criterion O) to 100% (Criteria B, C, D, E, H, J, K and R.)
5. At least 50% of the respondent schools and consultants agreed with 17 of the 18 criteria with no reservations.
6. A summary of the consultants' comments is provided.
7. The implications of the study are discussed and recommendations for further research are included.

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NARRATIVE

SURVEY OF CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS AND DEVELOPMENT OF CRITERIA FOR EFFECTIVE COMPREHENSIVE PROGRAMS

1. INTRODUCTION AND BACKGROUND INFORMATION

On the national, state, and local scene the burgeoning of interest in consumer affairs and a growing awareness of the need for more concentrated and focused efforts in the field of consumer education at all grade levels has been notable. In the secondary schools consumer education topics have been offered in home economics as well as in distributive education, business education, and social studies and other curriculums. (Survey & Evaluation of Consumer Education Programs in the United States, USOE, 1970).

Informal discussions with many New Jersey State authorities in the field of consumer affairs, consumer protection, and consumer education revealed that there had been, in the last few years, an increased interest in development, conduct, and evaluation of consumer education programs at the secondary and post secondary school level.

In his comprehensive study of New Jersey schools, William Johnston in 1971 reported that the number of students having contact with consumer education instruction and the scope of consumer education programs were limited, with only about a third of the students in New Jersey schools having the opportunity to develop consumer skills and concepts through formal education programs. Though some school districts have obviously made significant progress since that date, there was a paucity of current and comprehensive information and data related to consumer education at the post secondary level in New Jersey and informed objective judgments could not be readily made regarding its current status.

The present study, funded under the provisions of PL 90-576, Vocational Education Act, by a grant from the New Jersey Department of Education, Division of Vocational Education, was designed 1) to provide current information regarding the status of consumer education in New Jersey public secondary schools and 2) to develop, with the participation of these schools, criteria for consumer education curricula and programs.

The findings, hopefully, will assist in making recommendations for innovative consumer education courses and curricula and for the pre-service and in-service training of teachers, and, generally, for improvements of consumer education practices in public secondary schools of New Jersey. Plans call, if funds are made available, to extend the study to other aspects of consumer education, both at the secondary and post-secondary levels, including a survey of the status of consumer education in all New Jersey public and private institutions of higher learning - community colleges, four-year colleges, and universities- and the development of multi-disciplinary consumer education programs.

In conjunction with the present study, a mini-survey of departments of education of 13 states known to have well developed programs was conducted. Nine supplied information and some of their program highlights are given below:

Colorado

1 - Units of consumer education mostly included in regular course offerings; separate courses are rare.

2 - Program and courses are not mandated.

Illinois

1 - Local districts are given opportunity to be innovative and programs are reflective of community individuality.

2 - Instruction is required for all students, including elementary grades.

3 - Major in consumer education is being developed at university level.

4 - Teaching is interdisciplinary and consumer education offered in separate and existing courses.

Maryland

1 - Consumer education resource center serves schools.

2 - Multidisciplinary and separate courses offered.

3 - Independent study effectively used.

4 - Courses are not mandatory.

Michigan

1 - Guidelines distributed to provide leadership.

2 - Teaching approach is multidisciplinary, including separate courses.

3 - Resources and personnel of consumer education centers encourage innovation.

North Carolina

1 - Uses varied learning experiences.

2 - Community based rather than text-based program; student experiences extended beyond classroom.

3 - Separate consumer unit included in each course. A one semester course developed.

4 - Courses in consumer education not mandatory.

Ohio

1 - State Department of Education coordinators provide leadership to local districts.

2 - Teaching is both by separate and multidisciplinary courses.

Oregon

1 - Pilot testing of curriculum in local districts prior to adoption or revision.

2 - 130 clock hours of instruction required of all graduates and attainment of minimum competencies must be assured.

Pennsylvania

1 - Broad conceptual base used with teaching materials applicable to any approach

2 - Expansive competencies covering a wide range of subject areas developed

3 - Consumer education a curriculum priority, but not mandated.

South Carolina

1 - Consumer education offered as concentrated semester course in home economics

2 - Teaching of consumer education is both multidisciplinary and by separate courses

3 - Home Economics degree required for teaching separate courses or units

4 - Program is not mandated

Texas

1 - Traditional approach used in curriculum

2 - Separate consumer education courses offered

3 - Program and courses are not mandated

Wisconsin

1 - Interdisciplinary planning and teaching at local level; interdisciplinary cooperation at state level

2 - Multidisciplinary and separate courses offered

3 - Consumer education curriculum is mandated but not consumer education itself

Some of the nine states stressed the need for teacher training, greater use of local resources and community-based programs, teacher in-service courses, student involvement,and consumer education as a mandated requirement. Several noted the need for consumer education courses and major at the college and university level. One suggested a state-wide TV course in consumer education for teachers.

II. OBJECTIVES OF PRESENT STUDY

The general objectives of this study were to:

1. Survey the current status of consumer education in the public secondary schools of New Jersey.
2. To develop, in cooperation with the New Jersey State Department of Education, Division of Vocational Education and in consultation with consumer education officials and educators, proposed criteria for consumer education curriculums and programs for public secondary schools of New Jersey.
3. Obtain opinions regarding the comprehensiveness, relevance, and feasibility of the criteria by means of surveys of public secondary school principals and/or their designees and of recognized experts in the field of consumer education.
4. Compare the opinions of the principals/designees and the experts regarding these proposed criteria.
5. Prepare a final report of the project findings for use in developing recommendations for innovative consumer education curriculums, pre-service and in-service training of teachers, and general improvement of consumer education practices in the State of New Jersey.

III. DESIGN OF THE STUDY

In the preparation and conduct of the present study, intensive reviews were completed of pertinent consumer education literature and research studies, descriptive materials, and various state publications, requirements, regulations and guidelines. Conferences were also held with a number of recognized authorities in the field of consumer education.

A- The Survey Instruments

Two questionnaires were specially designed by the Program Director and Co-Director for this study. (See Appendix A)

The first, "Survey of Consumer Education In Public Secondary Schools of New Jersey," (Status Survey) contained 211 questions in which the respondents were requested to supply information regarding the following aspects of their consumer education programs: 1) county in which located; 2)type of secondary school; 3) description of district (rural, suburban, urban); 4) enrollment; 5) average annual district expenditure per secondary pupil during 1974-75; 6) percentage of minority group enrollments; 7) whether separate education courses are offered and whether consumer education components are integrated in regular courses; 8) grades in which separate consumer education courses are offered and whether these were elective or required; 9) whether certain major topics were covered in separate consumer education courses and the extent to which these topics were integrated in the major course areas, e.g., business education, home economics, etc.; 10) the type of faculty organization used currently to teach consumer education; 11) the type of faculty organization used currently to plan consumer education; 12) the type of curricular organization used; 13) the methods and media used to teach consumer education; 14) the techniques used to evaluate the effectiveness of current consumer education course offerings; 15) whether the school had engaged in any consumer education curriculum development in the past five years; 16) whether the school developed any materials for use in consumer education programs/courses in the past five years; 17) whether the schools were planning to implement any consumer education programs, courses, or units in 1976-78 period; and 18) what the school believed was needed to develop more effective consumer education.

Space was provided after a number of questions for write-in remarks and clarifications as well as for the respondents to indicate ways in which the New Jersey State Department of Education, Center For Consumer Education could be of help. Schools were also requested to provide the name of the person(s) who might serve in a liason capacity to the Center.

The second questionnaire, "Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools" (Criteria Survey) was also specially designed for this study. The eighteen criteria were based largely on a review and synthesis of criteria and standards developed in a number of other states which have already developed relatively sophisticated consumer education programs. The list of criteria are to be found in the copy of the questionnaire in the appendix.

In addition to the criteria, the questionnaire contained questions regarding the following: 1) counties in which the respondents' schools were located; 2) type of secondary school; 3) description of district; 3) enrollments; 4) whether consumer education courses were offered separately or as components in regular courses; 5) percentage of total student enrollment reached by their consumer education courses (separate and integrated) during the current school year ('75-"76) and by the time an entering class of students graduates from their schools.

Respondents were encouraged to comment on these criteria and space was provided for this purpose in the questionnaire.

Copies of the two questionnaires and accompanying cover letters are to be found in the appendix of the report.

In addition to sending the above two questionnaires to the secondary schools, the second questionnaire was also mailed to nationally recognized authorities in the field of consumer education and affairs. A separate sheet for their comments and recommendations regarding the criteria was also included (see appendix for copy of cover letter sent to these individuals.)

B - Selection of Survey Population and Representativeness of Respondent Sample

Based on an up-dated "Directory of Approved New Jersey Secondary Schools" supplied by the Director of Secondary Education, New Jersey State Department of Education, the two types of questionnaires were mailed to 405 secondary school principals.

The rate of return for the "Status Survey" questionnaire was 75.1% (304 questionnaires); for the "Criteria Survey" it was 58.4% (236 questionnaires.)

On the basis of the relatively high response rates and the similarity of the distributions of the samples and actual population of various types of secondary schools, there is a rather substantial basis for confidence in the representativeness of the respondent schools and in the validity of any inferences drawn from the data.

A total of 17 of 22 (77.3%) consumer education/affairs authorities indicated the extent of their agreement with the 18 proposed criteria. Some made additional recommendations for additions and modifications. The 22 authorities had been selected at random from a larger list of nationally recognized experts provided by the Director of the Center For Consumer Education Services.

C - Time Schedule For Data Collection

The "Status Survey" questionnaires were mailed during the last week of March 1976. A follow-up mailing to non-respondents was sent approximately three weeks later, with telephone calls made to remaining non-respondents during the middle of May 1976.

The first mailing of the "Criteria Survey" questionnaires took place during the latter half of May 1976, followed by telephone calls to non-respondents during the latter half of June 1976.

D - Analyses of Data

For the first survey, the analysis of data focuses upon the responses of all respondent secondary schools. Significant response differences, if any, are also noted among:

1 - various types of secondary schools;

2 - schools that do not offer any consumer education; who offer separate courses only; who offer only consumer education components integrated in regular course offerings, and who offer both separate and integrated courses;

3 - schools with varying enrollments, annual expenditures per pupil, and percentages of minority students.

For the second survey, the analysis of data focuses upon the responses of all respondent secondary schools and also upon differences in the responses of the various types of secondary schools.

IV. RESULTS

A - Status of Consumer Education Survey - Phase I

1 - Counties In Which Secondary Schools Were Located (Question 1)

Table a below shows the distribution of secondary schools by county - actuals and the total respondent samples of the "Status Survey."

Table a

Distribution of Secondary Schools By County, "Status Survey" Population and Respondent Sample

Counties In Which Secondary Schools Are Located	Actual		"Status Survey" Total Respondent Sample	
	No.	%	No.	%
Atlantic	6	1.5	5	1.6
Bergen	58	14.3	43	14.1
Burlington	21	5.2	15	4.9
Camden	24	5.9	18	5.9
Cape May	5	1.2	3	1.0
Cumberland	6	1.5	6	2.0
Essex	49	12.1	35	11.0
Gloucester	14	3.5	11	3.6
Hudson	17	4.2	11	3.6
Hunterdon	4	1.0	4	1.3
Mercer	19	4.7	15	4.9
Middlesex	39	9.6	29	9.5
Monmouth	28	6.9	21	6.9
Morris	23	5.7	18	5.9
Ocean	10	2.5	8	2.6
Passaic	16	4.0	11	3.6
Salem	4	1.0	2	0.7
Somerset	15	3.7	14	4.6
Sussex	6	1.5	5	1.6
Union	34	8.4	24	7.9
Warren	7	1.7	6	2.0
	405	100.0	304	100.0

There was a marked similarity between the actual population of secondary schools and the respondent sample, by county.

2 - Types of Secondary Schools (Question 2)

Table b below shows the distribution of schools by type of secondary school.

Table b

Distribution of Survey Population And Respondent Sample By Type of Secondary School

Type of Secondary School	Actual		Status Survey Total Respondent Sample	
	No.	%	No.	%
Four Year High School	189	46.7	150	49.3
Six Year High School	45	11.1	27	8.9
Senior High School	54	13.3	53	17.4
Jr. High School (Middle School)	89	22.0	60	19.7
Accredited Evening High School	10	2.5	2	0.7
Vocational Technical High School	18	4.4	12	3.9
Total	405	100.0	204	100.0

3. Description of Secondary School District (Question 3)

Table c shows the type of districts represented in the respondent sample.

Table c

Description of Secondary School Districts

	No.	%
Mostly Rural	34	11.2
Mostly Suburban	176	57.9
Urban (Less than 25,000 persons)	35	11.5
Urban (25,000 or more persons)	58	19.1
No Answer	1	0.3
Total	304	100.0

Reflecting the relatively dense populated character of the State of New Jersey, nearly 90% of the secondary school respondents indicated that they were located in either mostly suburban or urban areas. Only about 11% described themselves as "mostly rural."

4 - Enrollments In Secondary Schools (Question 4)

The number of students enrolled in the total respondent schools ranged from less than 500 (2.9%) to 3,000 or more pupils (3.6%) For the 298 of the 304 total respondent schools (98.0%) supplying enrollment information, the median number of students was 1216. About a third enrolled less than 1,000 students.

5 - Average Annual District Expenditure Per Secondary School Pupil During 1974-75 School Year (Question 5)

Average annual expenditures ranged from less than $500 (1 school) to $2100 or more (16 schools.)

The median expenditure for 243 of 304 respondent schools (80.0%) supplying financial information was $1440 per pupil.

6 - Percentage of Secondary School Enrollments Composed of Minority Students (Question 6)

295 of the 304 (97.0%) total respondent schools supplied information regarding the percentage of their school's enrollments that were Black (Non-Hispanic,) Hispanic, Asian or Pacific Islander, and/or American Indian/Alaska native.

The percentage of minority students enrolled ranged from less than 1% (31.9% of 295) to between 90% and 100% (3.2% of 295). The median percentage was only slightly more than 1%. However, 32 (10.8%) of the 295 schools reported minority enrollments of 50% or more.

It should be noted that only 5 of 13 (38.4%) Newark and 1 of 2 (50%) Paterson secondary schools responded to the survey. These two densely populated cities are known to have high minority enrollments.

7 - Whether Secondary Schools Offer Consumer Education Courses (Question 7) 5.9% of the 304 respondent schools offer no formal consumer education courses; 32.6% offered consumer education components integrated in other courses; 10.5% offered separate consumer education courses only; 50.3% offered both separate consumer education courses plus components integrated in other courses; and 0.7% did not answer the question. Overall, 284 of the 305 (93.1%) of the schools indicated that they offered some form of formal consumer education instruction.

Further analyses were made to delineate possible differences among the various secondary schools by their county location, type, characteristic of district, total enrollment, average annual expenditure, and minority enrollment as these characteristics relate to whether the schools offer some form of consumer education.

a. County Location - Table d below (see also Table 1 - Appendix) summarizes the numbers and percentages of respondent secondary schools in each county offering some formal consumer education - either separate courses, integrated components, or both. For individual counties, the percentages ranged from 66.6% to 100%. Caution in interpreting the data is suggested since the addition of one or more respondent schools in the smaller counties could have substantially changed the percentages.

Table d

Distribution By County of Secondary Schools Which Offer Some Form of Formal Consumer Education

	Offer		Do Not Offer		Total Respondent Sample	
	No.	%	No.	%	No.	%
Atlantic	4	80.0	1*	25.0	5	100.0
Bergen	42	97.7	1	2.3	43	100.0
Burlington	15	100.0	0	0.0	15	100.0
Camden	18	100.0	0	0.0	18	100.0
Cape May	2	66.6	1	33.3	3	100.0
Cumberland	5	83.3	1	16.7	6	100.0
Essex	32	91.4	3	8.6	35	100.0
Gloucester	11	100.0	0	0.0	11	100.0
Hudson	10	90.9	1	9.1	11	100.0
Hunterdon	4	100.0	0	0.0	4	100.0
Mercer	14	93.3	1	6.7	15	100.0
Middlesex	26	89.7	3	10.3	29	100.0
Monmouth	19	90.5	2	9.5	21	100.0
Morris	18	100.0	0	0.0	18	100.0
Ocean	8	100.0	0	0.0	8	100.0
Passaic	10	90.9	1	9.1	11	100.0
Salem	2	100.0	0	0.0	2	100.0
Somerset	13	92.9	1	7.1	14	100.0
Sussex	5	100.0	0	0.0	5	100.0
Union	21	87.5	3*	12.5	24	100.0
Warren	5	83.3	1	16.6	6	100.0
Total	284	93.4	20	6.6	304	100.0

* In two counties, one school each did not indicate whether consumer education was offered. They are included in this column.

b. Type of Secondary School - Table e below shows the types of secondary schools which offer formal consumer education (See also table 2 - Appendix)

Table e

Distribution By Type of Secondary Schools Which Offer Some Formal Consumer Education

Type	Offer		Do Not Offer		Total Respondent Sample	
	No.	%	No.	%	No.	%
Four Year High School	144	96.0	6*	4.0	150	100.0
Six Year High School	27	100.0	0	0.0	27	100.0
Senior High School	53	100.0	0	0.0	53	100.0
Jr. High School (Middle)	49	81.7	11*	18.3	60	100.0
Accredited Evening H. S.	2	100.0	0	0.0	2	100.0
Vocational-Tech. H. S.	9	75.0	3	25.0	12	100.0
Total	284	93.4	20	6.6	304	100.0

*Two schools did not indicate whether or not they offered some consumer education; they are included in this column.

The data in table e above indicates that the great majority of the secondary schools were offering some type of formal consumer education.

Table f below provides percentage breakdowns of the kinds of formal consumer education offered by the various types of secondary schools - whether integrated consumer education components in other courses, separate consumer education courses, or combination of these two categories.

table f

Manner In Which Various Types of Secondary Schools Offer Consumer Education

	No.	No C.E. Courses Offered %	Integ. C.E. Courses Only %	Separate C.E. Courses Only %	Both Sep & Integ. %	N/A %	Total %
Four Year H. S.	150	3.3	22.0	13.3	60.7	0.7	100.0
Six Year H. S.	27	0.0	37.0	3.7	59.3	0.0	100.0
Senior H. S.	53	0.0	22.6	13.2	64.2	0.0	100.0
Jr. H. S. (Middle)	60	16.7	63.3	1.7	16.6	1.7	100.0
Accredited Evening H.S.	2	0.0	50.0	0.0	50.0	0.0	100.0
Voc-Tech. H. S.	12	25.0	41.7	25.0	8.3	0.0	100.0
Total Number	304	5.9 (18)	32.6 (99)	10.5 (32)	50.3 (153)	0.7 (2)	100.0 (304)

The data in table f above indicates that, overall, 50.3% of the secondary schools offer both separate consumer education courses and integrated consumer education components in other courses. This percentage would be higher were it not for the junior high (middle) schools and the vocational technical schools where only 16.6% and 8.3%, respectively, offered both separate and integrated courses. The overall percentage of secondary schools (10.5%) offering separate consumer education courses only was relatively low, ranging from 0.0% in the accredited evening high schools to 25.0% in the vocational technical high schools.

c. Characteristics of District - Table g below shows the manner in which rural, suburban, and urban districts offer consumer education. (See also table 3 in Appendix.)

Table g

Manner In Which Consumer Education Is Offered By Secondary Schools By Characteristics of District

	No.	No C.E. Courses Offered %	Integ. C. E. Courses Only %	Separate C. E. Courses Only %	Both Sep. & Integ. %	N/A %	Total %
Mostly rural	34	8.8	20.6	14.7	52.9	2.9	100.0
Mostly suburban	176	5.7	32.3	10.2	51.1	0.6	100.0
Urban (less than 25,000)	35	0.0	31.4	11.4	57.1	0.0	100.0
Urban (25,000 or more)	58	8.6	41.4	8.6	41.4	0.0	100.0
N/A	1	0.0	0.0	0.0	100.0	0.0	100.0
Total	304	5.9	32.6	10.5	50.3	0.7	100.0

The population/land usage characteristics of school districts appears only slightly related to the manner in which consumer education is offered. Noteworthy was the finding that in urban secondary schools with less than 25,000 persons all schools offered some form of consumer education. In no category did as many as 10% check that they offered no consumer education - for mostly rural districts the percentage was 8.8%, mostly suburban districts 5.7%, and urban districts with 25,000 or more persons 8.6%.

d. Enrollments In Secondary Schools - Table 4 (Appendix) provides cross-break outs of the secondary school enrollments by whether these schools offer separate, integrated, or both or no consumer education courses.

Table h below further highlights the relationship between size of enrollments and whether some form of consumer education was offered or not.

Table h

Relationship Between Secondary School Enrollments and Whether Consumer Education Is Offered

Enrollment	Offer Some Form of Consumer Education: Some No.	Some %	None* No.	None* %	Total No.	Total %
999 or less	96	90.6	10	9.4	106	100.0
1,000 - 1,999	137	93.8	9	6.2	146	100.0
2,000 - 2,999	34	97.1	1	2.9	35	100.0
3,000 or more	11	100.0	0	0.0	11	100.0
No Answer	6	100.0	2	0.0	6	100.0
Total	284	93.4	20	6.6	304	100.0

* Two (2) schools did not indicate whether or not they offered consumer education; they are included in the "none" column.

The data in table h above indicates that 90.6% of the 96 schools with 999 or less pupils as contrasted with 100% of 11 schools with 3,000 or more pupils offered some form of consumer education. As enrollments went up step-wise from 999 or less pupils, 1,000 - 1,999, 2,000-2,999 to 3,000 or more, the percentage of schools offering some consumer education in these four brackets went up from 90.6%, 93.8%, 97.1% to 100.0%, respectively - a positive relationship within a narrow range of less than 10%.

e. Average Annual District Expenditure for Secondary School Pupil -

Table 5 (Appendix) supplies the detailed data regarding annual expenditures in 1974-1975 as related to whether or not the schools offered some form of consumer education.

This table shows that 243 of the 304 (79.9%) of the respondent schools provided annual expenditure data for the 1974-75 school year. With expenditures classified within ten income brackets, annual expenditures checked ranged from less than $500 (a possible respondent error) to $2,100 or more.

Overall, there was no systematic relationship between whether or not the schools offered consumer education and their average annual expenditures. The expenditures of the 18 schools that offered no form of consumer education ranged from the $700 - $899 to the $2,100 or more brackets.

f. Minority Enrollments - Table 6 (Appendix) provides detailed data regarding minority enrollments and whether the schools offered some form of consumer education. The median percentage of minority enrollment was only slightly more than 1% and nearly two thirds of the schools reported less than 10% minority enrollments. No systematic relationship appeared to exist between percentage of minority enrollment and whether or not consumer education was offered. However, in the case of 6 schools with minority enrollments between 60%-69% and 4 schools between 70%-79%, the percentage of these schools offering no form of consumer education was 16.7% and 25.0%, respectively - the two highest for any percentage minority bracket. Earlier in the report reference was made to the low survey response rate from Newark and Paterson schools, both with high minority enrollments. Further study of the status of consumer education in these schools is indicated.

8. Grades in Which Schools Offered SEPARATE Consumer Education Courses (Ques. 8-14)

Table 7 (Appendix) provides the details regarding the numbers and percentages of the various types of secondary schools that offer separate consumer education courses in the various grades 7-12. The data reveal considerable variability among the percentages who did not offer separate courses; total respondent schools (36.2%); four year high schools (22.0%); six year high schools (33.3%); senior high schools (18.9%); junior high (middle) schools (81.7%); accredited evening high schools (50.0%); and vocational technical schools (66.6%). The percentages of those who did offer separate courses climbed sharply from grades 9 through 12, increasing in the 12th grade for the total respondent schools to 52.6%; for four year high schools to 68.7%; for six year high schools to 55.6%; for senior high schools to 73.6%; accredited evening high schools to 50.0%, and vocational technical schools to 16.6%. Of 230 schools offering grades 10, 11, and 12, 169 (73.5%) indicated separate consumer education courses, while only 5 (2.2%) reported no formal programs. The remaining 55 (23.9%) offered separate courses and integrated components. One did not answer.

9. Number of Grade Levels in Which Separate Consumer Education Courses Were Offered (Ques. 15)

Of the 304 total respondent schools providing information regarding the number of grade levels in which separate consumer education courses were offered, 37.8% indicated none, 11.5% indicated one grade level, 21.7% two grade levels, 20.7% three grade levels, 6.6% four or more grade levels, and 1.6% did not answer. Table 8 (Appendix) gives the percentages by the various types of secondary schools. Since the number of years of schooling offered varies among the various types of schools, the number of grades potentially available to offer separate courses obviously can vary also. However, 39.6% of the senior high schools offered separate courses in three grades as contrasted with only 29.6% of the six year schools.

10. Whether SEPARATE Consumer Education Courses Were Required or Elective (Question 16)

Of the 304 respondents (See Table 9 in Appendix), 37.2% indicated that they did not offer separate courses; 58.6% that they were elective; 1.3% that they were required; 2.0% that some were required and some elective; and 1.0% did not answer the question.

Stated another way, of the 188 schools offering separate courses, probably less than 3% required students to take these courses. Overwhelmingly, 178 (94.7%) of the 188 schools indicated that attendance in separate courses was elective. To this percentage might be added the six schools (3.2%) who indicated that some separate courses were required and some elective. The data and respondents' written comments suggest that in many instances the same course might be simultaneously available as an elective in a number of the various grades offered in a particular school.

11. Whether Major Consumer Education Topics Were Covered In Separate Consumer Education Courses (Questions 17-29)

Based on an intensive review of consumer education literature and consultation with the Director of the Center For Consumer Education Services, New Jersey Department of Education, a list of twelve major topics was developed. Respondents were requested to check whether these were covered in separate consumer education courses offered to their secondary school students. A thirteenth "other" topic was provided for additional coverage of subject matter.

Table 10 in the Appendix gives the numbers and percentages of various types of secondary schools covering each of the 13 topics in separate consumer education courses.

For each type of secondary schools, these numbers and percentages tend to vary within a rather narrow range. Exceptions were the coverage of "Health Services" and "Other" Topics which tended to be smaller than the others.

a. For the 304 total respondent schools, the percentage of the schools covering each of the thirteen topics was mostly in the middle fifties; exceptions were Health Services (35.2%), Transportation, etc. (48.7%) and Other topics (14.3%). Overall, approximately 40% or more of the schools did not cover the topics in separate consumer education courses.

b. For the 150 four year schools, the percentage of coverage varied for eleven topics from 59.3% for Transportation, etc. to 73.3% for Consumer Legal Rights, etc.; lower percentages were reported for Health Services (45.3%) and Other Topics (17.3%).

c. For the 27 six year high schools, the percentages of coverage varied narrowly for eleven topics from 55.6% for Clothing, etc. to 59.3% for 7 of the 13 major topics; lower percentages were reported for Health Services (48.1%) and Other Topics (18.5%).

d. For the 53 senior high schools, the percentages of coverage varied for eleven topics from 62.3% for Housing to 73.6% for Credit; lower percentages were reported of 39.6% for Health Services and 18.9% for Other Topics.

e. For the 60 junior high (middle) schools, the overall level of coverage was quite low for all the topics, ranging from 0.0% for Other Topics to 18.3% each for Source of Information for Consumer and Consumer Decision Making.

f. For the 2 accredited evening high schools, every topic was covered by one school (50%).

g. For 12 vocational-technical high schools as with the junior high (middle) schools, the overall level of coverage was low - varying between 16.7% each for three major topics to 33.3% each for seven major topics; receiving lower percentages were Health Services (0.0%), Other Topics (8.3%), and Credit (25.0%).

12. Extent to Which Secondary Schools Not Offering Any Separate Consumer Education Courses Integrated Major Consumer Education Topics In Various Subject Areas (Questions 30-159)

As detailed in table 11 (Appendix), 99 (32.6%) of the 304 respondent schools did not offer any separate consumer education courses, but offered consumer education as integrated components of other courses. An analysis of the extent to which each major consumer education topic was covered in specific subject areas follows:

a. Business Education - The percentage of coverage ranged from 10.1% for Other to 76.8% for Banking, Savings, and Investments. Receiving relatively lower coverage were Health Services (25.3%), Housing (42.4%) and Transportation, etc., (52.5%)

b. Home Economics - The percentage of coverage ranged widely from 5.1% for Other to 76.8% for Clothing, etc. Topics with less than 50% coverage included (in rank order): Transportation, etc. (21.2%) Insurance (26.3%), Banking, etc. (28.3%), Credit (34.3%), Health Services (35.4%), Consumer Legal Rights, etc. (42.4%), and Housing (49.5%).

c. English - With the exception of Sources of Information for Consumer, etc. (23.2%) and Consumer As An Individual, etc., (10.1%), none of the topics were covered by as many as 10% of the schools.

d. Health Education - With the exception of Health Services (69.7%), and Consumer As An Individual (16.2%), none of the remaining 12 topics were covered by as much as 16% of the schools; most by much smaller percentages.

e. Vocational, Trade, Technical, Vocational Arts - Only one topic - Transportation, etc., was covered by a majority of the schools (50.5%). The coverage of the remaining topics ranged from 6.1% for Other to 40.4% for Consumer As An Individual, etc.

f. Mathematics - Three topics were covered by more than 50% of the 99 schools - Banking, etc. (59.6%), Budgeting (55.6%), and Credit (54.5%). The remainder ranged from 2.0% for Other to 44.4% for Insurance.

g. Science - None of the topics were covered by as many as a fourth of the 99 schools. The percentages of coverage ranged from 0.0% for Credit to 24.2% for Health Services.

h. Social Studies - Three topics were covered by more than half of the 99 schools - Consumer As An Individual, etc. (60.6%), Consumer Legal Rights, etc. (60.6%), and Source of Information, etc. (50.2%). The remainder ranged from 3.0% for Other to 41.4% for Consumer Decision Making.

i. Fine Arts - Coverage was very low for all topics ranging from 0.0% for four topics to 9.1% for Clothing, Household furnishings, etc.

j. Other - In none of the Other subject areas did as many as 10% of the schools cover the major topics.

13. Extent To Which Secondary Schools Which Also Offer Separate Consumer Education Courses Integrated Major Consumer Education Topics In Various Subject Areas (Questions 30-159)

153 (50.3%) of the 304 respondent schools offered consumer education both in separate courses and as integrated components of other courses. These 153 schools are compared below with the 99 schools described above which did not offer separate consumer education courses, but only integrated courses. (See Table 12 Appendix)

a. Business Education - The coverage was relatively high with 60% or more of the schools reporting coverage of all topics with the exception of Health Services (36.6%) and Other (7.2%). It ranged from Transportation, etc. (59.5%) to Credit and Banking, etc. each with 81.7%

b. Home Economics - Coverage ranged widely from 3.9% for Other to 76.5% for Clothing, etc. Seven of the 13 Major topics were covered by less than 50% of the 153 schools - Other (3.9%), Transportation, etc., (24.2%), Banking, etc. (32.7%), Health Services (35.3%), Insurance (37.3%), Credit (43.8%), and Consumer Legal Rights, etc. (46.4%).

c. English - Overall, coverage was low, ranging from 0.7% for Other to 23.5% for Sources of Information, etc. In ten of the 13 topics the percentage of coverage did not exceed 10%.

d. Health Education - With the exception of Health Services 47.1%, none of the remaining topics were covered by as much as 18% of the schools. The 12 other percentages ranged from 0.7% for Other to 17.6% for Consumer Decision Making.

e. Vocational, Trade, Technical, Vocational Arts - Percentage of coverage ranged from 1.3% for Other to 36.6% for Transportation, etc. Only one other topic - Consumer As An Individual (34.6%) was covered by more than 30% of the 153 schools.

f. Mathematics - With the exception of Banking, etc. (50.3%), the percentages of coverage for the remaining 12 topics did not exceed 50%; they ranged from 3.3% for Other to 47.7% for Credit. For Budgeting (46.4%) and Insurance (40.5%), coverage was relatively high.

g. Science - Percentages ranged from 0.7% for Banking, etc., to 20.3% for Health Services. Overall, coverage for 11 topics was by less than 15% of the 153 schools.

h. Social Studies - Only two of 13 topics were covered by more than half of the 153 schools - Consumer As An Individual, etc. (62.7%) and Consumer Legal Rights, etc. (58.8%). The remaining 11 topics were covered by percentages ranging from 2.0% for Other to Sources of Information, etc. (45.8%).

i. Fine Arts - Coverage was low for all topics ranging from 0.0% for Other to 13.7% for Sources of Information for Consumers, etc.

j. Other Subjects - A small number of schools checked this category. Coverage of the 13 topics ranged from 0.0% for Other to 5.9% for Sources of Information for Consuemrs, etc.

In general, the overall patterns of coverage of the 12 major consumer education topics were rather similar, whether or not separate courses were offered along with integrated courses. However, the percentage of schools covering various topics tended to be slightly higher where no separate courses were offered. As the data in sections 12 and 13 show, comprehensive coverage of all topics was greatest in Business Education, with significant coverage in Home Economics, Social Studies, Vocational Courses, and Mathematics. Health Education and Science generally included topics of special concern.

14. Type of Faculty Organization Used To Teach Consumer Education In Secondary Schools (Question 160)

Table 13 (Appendix) provides information regarding the types of faculty organization used to teach consumer education by schools offering 1) separate consumer education courses only, 2) integrated courses only, and 3) separate and integrated consumer education courses. In all of the above three situations, the great majority reported that they used a departmentalized plan - 93.8%, 60.5% and 81.7%, respectively. Only small percentages, 5% or less, indicated multidisciplinary team, houses, or combination of departmentalized plan, multidisciplinary team and houses.

15. Type of Faculty Organization Currently Used To Plan Consumer Education In Secondary Schools (Question 161)

Table 14 (Appendix) supplies the data regarding type of organization used for planning. The great majority of schools (66.4%) checked that they used a departmentalized approach, with 9.9% checking a multidisciplinary team.

16. Type of Curriculum Organization Used In Total Consumer Education Programs Offered By Secondary Schools (Questions 162-171)

Table 15 (Appendix) shows that the types of curriculum organization used by the secondary schools varied depending on how programs were conducted. The 18 schools that offered separate consumer education were about evenly divided between one-semester course(s) (46.9%) and two semester course(s) (50.0%). About a third (31.3%) of these 18 schools also used field trips. For the 99 schools that offered only consumer education components integrated in existing courses, 88.9% checked that this integration was the type of curriculum organization used, apparently supplemented by field trips (37.4%), extracurricular activities (20.2%), mini-courses (14.1%), and assembly programs (14.1%).

For the 153 schools offering both separate and integrated courses a greater variety of curriculum organization was used —— one-semester course(s) in consumer education (55.6%), field trips (45.1%), two-semester courses in consumer education (38.6%), extracurricular activities (15.7%), mini-courses (15.0%), assembly programs (7.8%), etc.

17. Methods Used By Secondary Schools Which Offer Consumer Education Programs (Questions 172-194)

Table 16 (Appendix) provides detailed information regarding the number of schools that use each of a list of 23 methods to teach consumer education. Table i below lists in rank order those methods used by half or more of the respondent schools.

Table i

Methods Used By At Least 50% of Respondent Schools Offering Consumer Education

Offer Separate C.E. Courses Only		Offer Integrated C. E. Courses Only		Offer Separate Plus Integrated C. E. Courses	
1) Films, film strips, film loops	(93.8%)	1) Films, film strips, film loops	(79.8%)	1) Films, film strips, film loops	(98.0%)
2) Transparencies	(84.4%)	2) Transparencies	(66.7%)	2) Lecture	(89.5%)
3) Separate C.E. Textbook	(84.4%)	3) Lecture	(66.7%)	3) Transparencies	(79.1%)
4) Comparison Shopping	(75.0%)	4) Textbook	(54.5%)	4) Comparison Shopping	(79.1%)
5) Lecture	(71.9%)	5) Comparison Shopping	(49.5%)	5) Separate C.E.Textbook	(77.1%)
6) Textbook	(68.8%)			6) Textbook	(74.5%)
7) Case Studies	(56.3%)			7) Research Projects	(60.8%)
8) Games/Simulation	(50.0%)			8) Case Studies	(57.5%)
9) Product testing	(50.0%)			9) Games/ Simulation	(56.9%)
10) Research Projects	(50.0%)			10) Product Testing	(55.6%)
				11) Role Playing	(52.3%)
No. of Secondary Schools-18			99		153

The above data suggests that those schools which offer separate consumer education courses or separate courses in conjunction with integrated courses are more likely to use a greater variety of teaching methods to enhance learning.

18. Techniques Used to Evaluate The Effectiveness of Consumer Education Programs (Questions 195-203)

Table 17 (Appendix) provides data regarding evaluation techniques used by schools offering, 1) separate courses only, 2) integrated courses only, and 3) separate plus integrated courses. Three methods were used by a large majority in each of these three situations: 1) teacher-made achievement tests and quizes (90.6%, 79.8%, and 96.7%, respectively); 2) observation of student performance (75.0%, 60.6%, and 83.0%, respectively), and 3) observation of teacher performance (65.6%, 54.5%, and 77.1%, respectively.) Other methods used by sizeable numbers of schools included standardized tests, student questionnaires/inventories/attitude scales, and student interviews.

19. Consumer Education Curriculum Development Engaged In During Past Five Years (Question 204)

Table 18 (Appendix) indicates that 70.7% of the 304 respondent schools had and 25.3% had not engaged in curriculum development during the past five years. About 30.6% of the 304 had engaged in work directed toward the development of separate consumer education programs or courses; 19.4% reported they had worked to develop consumer education integrated in regular courses, and 20.7% towards both separate and integrated courses; 3.9% did not answer the question.

Of the 18 secondary schools that currently did not offer any consumer education courses, 8 (44.4%) indicated that they had not engaged in any curriculum activity during the past five years. Two (11.1%) reported work towards separate courses/programs, 3 (16.7%) towards integration of consumer education in regular courses, 1 (5.6%) a combination of these two approaches, and 4 (22.2%) did not answer the question. Overall, about a third had engaged in some form of curriculum activity.

Of the 32 schools that offered only separate courses, less than 10% indicated they had worked towards also integrating consumer education in regular courses. Of the 99 offering only integrated courses, 6.1% had worked towards the development of separate courses; 10.1% towards combination of separate and integrated courses. (See Table 18 (Appendix) for details.)

Table 19 (Appendix) provides information regarding consumer education curriculum development activities engaged in by the various types of respondent high schools. The percentages of schools reporting no activity were as follows: four year high schools (19.3%), six year high schools (11.1%), senior high schools (20.8%), junior high (middle) schools (48.3%), accredited evening high schools (0.0%), and vocational-technical high schools (41.7%.)

20. Whether Secondary Schools Developed Materials For Consumer Education Courses/ Programs During Past Five Years (Question 205)

Overall, 46.4% of the 304 respondent schools reported that they had developed materials - either for use in separate courses (23.0%), in integrated courses (12.2), or combination of these (11.2%); 47.7% reported that they had not developed anything substantial. (See Table 20 - Appendix)

Among the various types of high schools the percentages reporting that they had not developed anything substantial were: four year high schools (48.0%), six year high schools (44.4%), senior high schools (37.7%), junior high (middle) schools (56.7%), accredited evening high schools (50.0%), and vocational-technical high schools (50.0%.)

21. Plans to Implement New Consumer Education Programs, Courses, Or Units in 1976-77 Or 1977-78 (Question 206)

Table 21 (Appendix) provides details regarding the secondary schools' plans. Overall, 24.7% of the 304 respondent schools had plans, 8.9% had plans but insufficient funds to implement them, 61.5% had no plans, and 4.9% did not answer the question.

Among the various types of schools 26.7% of the four year, 33.3% of the six year, 26.4% of the senior, 15.0% of the junior (middle), 0.0% of the accredited evening, and 25.0% of the vocational technical high schools had plans to implement new programs, etc., in 1976-77 or 1977-78.

22. Type of Assistance That Secondary Schools Believed They Needed In Order To Develop More Effective Consumer Education (Questions 207-211)

As indicated by the data provided in Table 22(Appendix), 44.7% of the 304 respondent secondary schools believed that they needed greater availability of materials and media, 49.7% in-service courses and workshops for teachers, 40.1% consultative visits by experts in consumer education, 40.5% development of greater local interest and leadership among parents and the community, and 11.8% indicated other types. As the table shows, there was considerable variability among the various types of secondary schools in their perceptions of the type of assistance they believed they needed.

There was additional room provided for schools to amplify their answers to the above questions and about 40% of the respondents included written comments. In general, they amplified upon or stressed the need for even greater availability of materials and media, in-service courses and workshops for teachers - a number recommended workshops for administrators as well -- and for consultative services. A number requested courses of study, list of speakers, location of schools already conducting successful consumer education programs, etc. The need for funds for consumer education planning, in-service programs, materials, etc. was mentioned by a number of the respondents. There were a number of very positive comments regarding the services already provided by the Center For Consumer Education Services.

B - Survey of Opinions of Secondary School Administrators and Consultants Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Schools - Phase 2

This section of the report deals primarily with opinions of the 236 respondent schools who returned the second "Criteria Survey" questionnaires. Several questions were included in both questionnaires which permitted comparison of the two respondent samples.

As noted earlier, the response rate to the second survey was substantial, but smaller than that to the first survey - 58% vs. 75.1%. The threatened closure of all New Jersey public schools because of State budgetary problems and related preoccupations and problems at the time may have reduced participation in the second survey. However, the distributions of the secondary schools, by county; by type of school (four-year, six-year, etc.); by type of district (rural, suburban, etc.); by size of school enrollments; and whether or not consumer education courses were offered, separate and/or integrated were both quite similar. (See Tables 1-A, 2-A, 3-A, 3-A-1, 4-A, 4-A-1 and 5-A in the Appendix.)

1 - Percentage of Total Student Enrollment Involved In Separate And/Or Integrated Consumer Education Courses During 1975-1976 School Year (Question 6)

229 (97.0%) of the 236 total respondent schools supplied this information. (See Table 6-A Appendix) Overall, the percentage of students involved ranged widely from less than 5% (16.5% of the schools) to 100% (1.3% of the schools.) The median percentage of students involved by the 229 schools was 21.1%; about 17% of the schools involved half or more of their pupils during 1975-1976.

The highest median percentage of coverage found among the various types of secondary schools was in the junior high (middle) schools (29.5%.)

2 - Percentage of Total Student Enrollment Involved in Separate And/Or Integrated Consumer Education Courses By Time An Entering Class of Students Graduate From Secondary Schools (Question 7)

211 (89.4%) of the 236 total respondents supplied this information. (See Table 7-A Appendix.) Overall, the percentage of students involved by graduation time ranged from less than 5% (10.2% of the schools) to 100% (6.8% of the schools.) The median percentage of students reported by the 211 schools was 36.8%; about 36.9% of the schools indicated half or more of their pupils involved by graduation time.

The highest median percentage of coverage found among the various types of secondary schools was in the junior high (middle) schools (52.0%.)

3 - Extent of Agreement of Respondent Schools And Consultants With Proposed Criteria For Consumer Education In New Jersey Secondary Schools (Questions 8-25)

The 236 total respondents indicated the extent to which they agreed with the 18 proposed criteria, as did 18 of the 22 (81.8%) consultants who completed this portion of the second questionnaire.

Table 8-A (Appendix) provides the detailed data related to the respondent schools. Tables 9-A - 25-A (Appendix) summarizes and compares the extent of agreement found among the various types of secondary schools and the consultants for each criterion.

For the convenience of the reader, the precentage of positive opinions defined here as the sum of "strongly agree," "agree," and "agree, but with reservations" responses to each criterion are provided below.

(The figures in parentheses are the percentages who checked that they agreed with the criteria, but with reservations):

Table j

Extent of Positive Agreement With Proposed Criteria of Total Respondent Schools and Consultants

	Positive Agreement	
	Total Respondent Schools %	Consultants %
A. Consumer education should be required as an integral component of the educational program of every secondary school student.	91.5 (18.6)	88.9 (11.1)
B. Guidelines for curriculum development and program implementation should be formulated by a state-wide task force on consumer education.	77.5 (33.9)	100.0 (5.6)
C. Membership on above task force should include local L.E.A. board members, administrators, teachers, and students; representatives of colleges and universities, business, government, and consumers at large.	80.1 (21.6)	100.0 (16.7)
D. A multi-disciplinary approach to the planning of new consumer education programs/courses or the modification of existing programs/courses should be used.	89.9 (13.6)	100.0 (11.1)
E. Consumer education in secondary schools should be accomplished by means of both separate course offerings and systematic integration of consumer education components in regular course offerings.	92.8 (13.1)	100.0 (5.6)
F. Where resources, staff, facilities, etc. are limited, a L.E.A. team composed of administrators, teachers, specialists, and consultants (where feasible) should assure that the importance and requirements of consumer education are given full and balanced consideration.	85.8 (23.3)	88.9 (5.6)
G. Before starting or modifying a consumer education program, the L.E.A.'s should establish the goals and objectives of the program, assess the existing competencies of the target student body, and determine available resources, staff, facilities, schedules, preparation and capabilities of teachers who are or will be involved.	88.6 (12.7)	94.5) (5.6)
H. Student consumer behavior should be assessed by a variety of methods both prior to consumer education curriculum development and on an on-going basis.	94.4 (16.9)	100.0 (5.6)
I. New or modified consumer education programs/courses should be piloted, evaluated, and revised before becoming part of regular curriculum offering(s).	92.4 (11.9)	94.5 (38.9)

Table j (continued)

	Positive Agreement			
	Total Respondent Schools		Consultants	
	%		%	
J. Student involvement, under trained teachers, in projects relevant to their own experiences and problems and those of their families and community should be stressed in consumer education programs/courses	95.9	(16.1)	100.0	(16.7)
K. In conducting consumer education programs/courses, the effectiveness of materials, methods, and instruction should be evaluated, including a determination of the extent to which students have acquired appropriate skills for approaching consumer problems.	95.4	(6.8)	100.0	(11.1)
L. Teachers with responsibilities for consumer education require special training and education. Responsibility for such in-service training should be shared by the State Department of Education and the L.E.A.'s. Attendance for involved personnel should be mandatory and service credits earned.	78.5	(27.5)	88.9	(27.8)
M. Planning and implementation of secondary school consumer education programs/courses should be closely integrated with those offered in the lower grades. Where the latter are lacking or limited, efforts directed towards their appropriate extension to all grades k-12 should be considered to be the responsibility of every L.E.A.	85.6	(22.9)	94.5	(5.6)
N. Every secondary grade level should include consumer education with special consideration for students of lower socioeconomic strata, potential dropouts, and those with bi-lingual needs.	78.3	(22.0)	88.9	(16.7)
O. The number of hours that individual secondary schools devote to consumer education programs/courses should vary according to the interests, needs, and abilities of their students, the depth and breadth to which concepts are treated, available staff, facilities,and resources. However, consumer education, whether offered as separate courses or as components integrated in regular courses, should require a minimum equivalent of 105 hours (35 weeks - 3 hrs. per/wk.) per school year, in every grade, 7 through 12.	50.8	(22.0)	66.7	(38.9)

Table j (continued)

	Positive Agreement			
	Total Respondent Schools		Consultants	
	%		%	
P. Since there are a variety of ways in which the conceptual structure and content of consumer education can be organized for teaching, no one way is or should be mandated.	93.3	(8.1)	94.5	(16.7)
Q. The consumer field has become a relatively well defined career area and provisions should be made to inform students of professional postsecondary opportunities	94.1	(6.4)	77.8	(22.2)
R. Innovativeness in consumer education at the local level should be encouraged and results shared with other districts.	97.0	(4.7)	100.0	(0.0)

Table j above shows that the positive ratings ranged from 78.3% to 97.0% for 17 of the 18 criteria, dropping in the case of criterion O that deals with the number of hours that should be devoted to consumer education to 50.8%. Since these positive ratings included those respondents who had some reservations, it should be noted that 50% or more of the respondent schools agreed with 17 of the 18 criteria without any reservations.

Among the 18 consultants, positive ratings ranged from 66.7% (Criterion O) to 100.0% (Criteria B, C, D, E, H, J, K and R.) There was positive agreement with 17 of the 18 criteria without any reservation by 50% or more of the consultants. In the case of Criterion O, 38.9% of the consultants had some reservations.

Though both the respondent schools and the consultants were encouraged to comment regarding their ratings, very few of the former and most of the latter did so. Thus, further study is needed to learn the basis for the respondent schools' opinions.

Table 26-A (Appendix) contains an abstract of the consultants' comments regarding specific criteria as well as their general comments.

V. IMPLICATIONS OF THE STUDY AND RECOMMENDATIONS FOR THE PLANNING AND DEVELOPMENT OF CONSUMER EDUCATION IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

It is believed that the present study has provided a rather objective picture of the general state of consumer education in New Jersey public secondary schools. The data show that over 70% of the schools had engaged in consumer education development activities during the past five years and that about 93% were currently offering some type of formal education. The study generally supports the conclusion that in recent years significant progress has taken place.

Generally, the response rate to the surveys was high and the survey sample very representative of the target population. The findings would have been even more useful and informative if the response of Newark and Paterson schools, both systems with large minority enrollments, had been comparable to that of the other schools statewide; too, it should be noted that while nearly all of the schools offered some type of consumer education programs does not mean that all students were currently involved or will be involved by the time they graduate. The median percentage of students currently involved was about 21%; the percentage that will be involved by time of graduation is about 37%. These data indicate how much further progress is needed.

The data revealed substantial coverage of major consumer education topics among several subject areas, but spotty or minimal coverage among others. No attempt was made to assess either the breadth, depth or effectiveness of coverage of topics either integrated as components of regular subject courses or presented in separate consumer education courses. This information can be obtained by future research.

The findings do suggest a healthy upswell of interest and activity in consumer education among the schools. The contributions, to date, of the Center for Consumer Education were widely recognized and commented upon positively by many schools. There were many written requests for more extensive assistance and services and the Center can look forward to playing an even more important supportive and leadership role in the future.

In light of the very substantial agreement of both the secondary schools and the consultants, with seventeen of the eighteen proposed criteria, there is a blanket recommendation that these seventeen criteria be implemented, either in their present form or possibly in modified and more specific versions as soon as feasible. It will be recalled that these proposed criteria were not created "in novo," but reflect an intensive review and synthesis of criteria and standards developed in a number of other states which have already developed relatively sophisticated consumer education programs.

Though these criteria point, we believe, in the direction in which the schools should be moving, there is full recognition that this will require considerable money, leadership, work, participation, consensus and commitment on the part of the schools and the New Jersey Department of Education.

In addition to recommending the implementation of the criteria, several recommendations can also be made, as follows:

1. At the time schools completed their survey questionnaires, a number of the respondents requested additional materials and media, in-service courses and workshops for teachers, and consultative visits by experts. As soon as possible, the Center should attempt to meet these needs. If not already available, the Center should compile up-to-date lists of available resource personnel, model schools, audio-visual software, print and other media and distribute these to interested schools.

2. Emphasis should be placed on the teaching of consumer education both in separate courses and by integrated multidisciplinary components throughout the school curriculum. The survey findings indicate that these varied methods tend to result in more innovative approaches, including greater utilization of media.

3. Schools should make a greater effort to have their consumer education programs more directly involved with the local community and its consumer problems.

   Students should be given "real-life" experiences in dealing with consumer problems. Where possible, work-study projects in liaison with existing consumer protection agencies should be implemented.

4. In the effort to up-grade the effectiveness of consumer education teaching, the possibilities of establishing undergraduate and graduate pilot courses at the college and university level should receive priority attention.

5. The feasibility of offering in-service training via statewide television should receive serious study.

6. The development and implementation of consumer education programs for adults in the evening high schools, adult learning centers, and community colleges should be encouraged. Interested schools should be assisted by providing them with consultation, curriculum materials, in-service training and workshops for teachers, etc.

7. Efforts should be made to encourage all schools offering consumer education to provide coverage of all major consumer topics and problem areas; currently coverage is spotty.

8. Promising local projects should be studied and their methods and materials shared statewide. The implementation of model programs should be funded and the results widely disseminated.

9. Though there were obvious differences of opinion regarding how much time should and could be devoted to consumer education in the schools, some reasonable consensus regarding the minimum number of hours of student exposure to formal instruction should be reached.

10. Though school districts have made significant progress in providing their students with consumer skills and concepts, it is obvious much more is needed. Lack of funds, inertia, curricular competition, content scatter and dilution among the various subject areas, teachers and administrators lacking background and training in consumer education, public apathy and lack of local leadership - all contribute to the problem. Our impression is that the State of New Jersey has set up the proper organization and approach to solving the problem. An expansion of existing services is critically needed. Many schools are asking for more help; others should be helped to see what they are not yet providing.

VI. RECOMMENDATIONS FOR FURTHER RESEARCH

Among the many recommendations for further research that could be made, the following are suggested as having priority:

1. A study of public and private secondary school students to determine the state of their knowledge of consumer matters, their ability to deal with practical problems and to make informed intelligent choices in the marketplace.

2. Investigation in depth, of the status of consumer education and student exposure and knowledge of consumer matters in secondary school districts with large enrollments of disadvantaged, minority and/or bilingual students.

3. A survey of the present status of consumer education in all New Jersey public and private institutions of higher learning - proprietary post-secondary vocational-trade schools, community colleges, four year colleges, and universities.

4. A survey to determine the previous exposure to consumer education and the level of awareness in consumer matters and problems of students currently enrolled in New Jersey community colleges. One community college, possibly Bergen Community College, might be selected for a pilot study which in its expanded form will embrace all New Jersey institutions of higher learning.

5. The development, field testing and evaluation of interdisciplinary courses of study in consumer education for community college students. Conducted on a pilot basis at one community college, the resultant program would be made available for adoption by other New Jersey and nationwide institutions of learning.

VII. SUMMARY

This section is to be found in the front of the report.

Table 1

Survey of Consumer Education In Public Secondary Schools of New Jersey

Counties In Which Schools Are Located (Question 1)

County	Actual		Total Respondent Schools		No C.E. Courses Offered		Integrated C.E. Courses Only		Offer Separate C.E. Courses Only		Both Separate And Integrated C.E. Courses Offered	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Atlantic	6	1.5	5	1.6	0	0.0	2	2.0	0	0.0	2	1.3
Bergen	58	14.3	43	14.1	1	5.6	10	10.1	4	12.5	28	18.3
Burlington	21	5.2	15	4.9	0	0.0	8	8.1	0	0.0	7	4.6
Camden	24	5.9	18	5.9	0	0.0	10	10.1	0	0.0	8	5.2
Cape May	5	1.2	3	1.0	1	5.6	0	0.0	0	0.0	2	1.3
Cumberland	6	1.5	6	2.0	1	5.6	3	3.0	2	6.3	0	0.0
Essex	49	12.1	35	11.5	3	16.7	12	12.1	3	9.4	17	11.1
Gloucester	14	3.5	11	3.6	0	0.0	4	4.0	0	0.0	7	4.6
Hudson	17	4.2	11	3.6	1	5.6	3	3.0	2	6.3	5	3.3
Hunterdon	4	1.0	4	1.3	0	0.0	0	0.0	1	3.1	3	2.0
Mercer	19	4.7	15	4.9	1	5.6	6	6.1	2	6.3	6	3.9
Middlesex	39	9.6	29	9.5	3	16.7	10	10.1	4	12.5	12	7.8
Monmouth	28	6.9	21	6.9	2	11.1	8	8.1	0	0.0	11	7.2
Morris	23	5.7	18	5.9	0	0.0	2	2.0	2	6.0	14	9.2
Ocean	10	2.5	8	2.6	0	0.0	3	3.0	0	0.0	5	3.3
Passaic	16	4.0	11	3.6	1	5.6	1	1.0	3	9.4	6	3.9
Salem	4	1.0	2	0.7	0	0.0	0	0.0	1	3.1	1	0.7
Somerset	15	3.7	14	4.6	1	5.6	5	5.1	3	9.4	5	3.3
Sussex	6	1.5	5	1.6	0	0.0	2	2.0	2	6.3	1	0.7
Union	34	8.4	24	7.9	2	11.1	8	8.1	2	6.3	11	7.2
Warren	7	1.7	6	2.0	1	5.6	2	2.0	1	3.1	2	1.3
Total	405	100.0	304	100.0	18	100.0	99	100.0	32	100.0	153	100.0

Note - Two (2) schools did not check whether or not they offered consumer education courses.

Table 2

Survey of Consumer Education in Public Secondary Schools of New Jersey

Whether Consumer Education Courses Are Offered In Secondary Schools (Question 7)

	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr.High/ Middle Schools		Accred. Even'g High School		Voc-Tech High School	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No separate consumer education courses offered	18	5.9	5	3.3	0	0.0	0	0.0	10	16.7	0	0.0	3	25.0
No separate courses, but consumer education components are integrated in other courses	99	32.6	33	22.0	10	37.0	12	22.6	38	63.3	1	50.0	5	41.7
Offer separate consumer education courses	32	10.5	20	13.3	1	3.7	7	13.2	1	1.7	0	0.0	3	25.0
Offer separate consumer education courses plus consumer education components integrated in other courses	153	50.3	91	60.7	16	59.3	34	64.2	10	16.7	1	50.0	1	8.3
No Answer	2	0.7	1	0.7	0	0.0	0	0.0	1	1.7	0	0.0	0	0.0
Total	304	100.0	150	100.0	27	100.0	53	100.0	60	100.0	2	100.0	12	100.0

Note: Two (2) schools did not [illegible]cate whether they offered consumer education courses.

Table 3

Survey of Consumer Education In Public Secondary Schools of New Jersey

Description of District (Question 3)

Type	Total Respondent Schools		No C.E. Courses Offered		Integrated C.E. Courses Only		Offer Separate C.E. Courses Only		Both Separate And Integrated C.E. Courses Offered	
	No.	%	No.	%	No.	%	No.	%	No.	%
Mostly rural	34	11.2	3	16.7	7	7.1	5	15.6	18	11.8
Mostly suburban	176	57.9	10	55.6	57	57.6	18	56.3	90	58.8
Urban (less than 25, 000)	35	11.5	0	0.0	11	11.1	4	12.5	20	13.1
Urban (25,000 or more persons)	58	19.1	5	27.8	24	24.2	5	15.6	24	15.7
No Answer	1	0.3	0	0.0	0	0.0	0	0.0	1	0.7
Total	304	100.0	18	100.0	99	100.0	32	100.0	153	100.0

Note: Two (2) schools did not indicate whether they offered consumer education courses.

Table 4

Survey of Consumer Education In Public Secondary Schools of New Jersey

Enrollment In Schools (Question 4)

	Total Respondent Schools		No C.E. Courses Offered		Integrated C.E. Courses Only		Offer Separate C.E. Courses Only		Both Separate And Integrated C.E. Courses Offered	
	No.	%	No.	%	No.	%	No.	%	No.	%
Less than - 500	9	3.0	0	0.0	5	5.1	2	6.3	2	1.3
500 - 999	97	31.9	9	50.0	42	42.4	9	28.1	36	23.5
1000 - 1499	103	33.9	6	33.3	35	35.4	9	28.1	52	34.0
1500 - 1999	43	14.1	2	11.1	8	8.4	5	15.6	28	18.3
2000 - 2499	27	8.9	1	5.6	5	5.6	4	12.5	17	11.1
2500 - 2999	8	2.6	0	0.0	0	0.0	1	3.1	7	4.6
3000 or more	11	3.6	0	0.0	2	2.0	1	3.1	8	5.2
No Answer	6	2.0	0	0.0	2	2.0	1	3.1	3	2.0
Total	304	100.0	18	100.0	99	100.0	32	100.0	153	100.0

Note: Two (2) schools did not indicate whether they offered consumer education courses.

Table 5

Survey of Consumer Education in Public Secondary Schools of New Jersey

Average Annual District Expenditure Per Secondary School Pupil
1974-75 School Year (Question 5)

	Total Respondent Schools		No C.E. Courses Offered		Integrated C.E. Courses Only		Offer Separate C.E. Courses Only		Both Separate And Integrated C.E. Courses Offered	
	No.	%	No.	%	No.	%	No.	%	No.	%
Less than $ 500	1	0.3	0	0.0	0	0.0	0	0.0	1	0.7
$ 500 - $ 699	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
$ 700 - $ 899	6	2.0	1	5.6	1	1.0	2	6.3	2	1.3
$ 900 - $1099	23	7.6	0	0.0	2	2.0	3	9.4	17	11.1
$1100 - $1299	57	18.8	2	11.1	20	20.2	5	15.6	30	19.6
$1300 - $1499	49	16.1	4	22.2	22	22.2	3	9.4	20	13.1
$1500 - $1699	38	12.5	3	16.7	8	8.1	5	15.6	22	14.4
$1700 - $1899	31	10.2	0	0.0	8	8.1	4	12.5	19	12.4
$1900 - $2099	22	7.2	0	0.0	8	8.1	1	3.1	12	7.8
$2100 or more	16	5.3	2	11.1	7	7.1	3	9.4	4	2.6
No Answer	61	20.1	6	33.3	23	23.2	6	18.8	26	17.0
Total	304	100.0	18	100.0	99	100.0	32	100.0	153	100.0

Note: Two (2) schools did not indicate whether they offered consumer education courses.

Table 6

Survey of Consumer Education in Public Secondary Schools of New Jersey

Percentage of Schools' Enrollments-Black (Non-Hispanic), Hispanic, Asian, Pacific Islander, American Indian/Alaska Native (Question 6)

	Total Respondent Schools		No C.E. Courses Offered		Integrated C.E. Courses Only		Offer Separate C.E. Courses Only		Both Separate And Integrated C.E. Courses Offered	
	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 1%	94	30.9	2	11.1	29	29.3	11	34.4	52	34.0
1% - 4%	72	23.7	3	16.7	24	24.2	4	12.5	41	26.8
5% - 9%	31	10.2	3	16.7	9	9.1	4	12.5	14	9.2
10% - 19%	28	9.2	2	11.1	10	10.1	2	6.3	13	8.5
20% - 29%	20	6.6	0	0.0	10	10.1	2	6.3	8	5.2
30% - 39%	11	3.6	1	5.6	3	3.0	1	3.1	6	3.9
40% - 49%	7	2.3	3	16.7	0	0.0	1	3.1	3	2.0
50% - 59%	9	3.0	0	0.0	5	5.1	1	3.1	3	2.0
60% - 69%	6	2.0	1	5.6	3	3.0	1	3.1	1	0.7
70% - 79%	4	1.3	1	5.6	2	2.0	1	3.1	0	0.0
80% - 89%	3	1.0	0	0.0	1	1.0	0	0.0	2	1.3
90% -100%	10	3.3	1	5.6	1	1.0	1	3.1	7	4.6
No Answer	9	3.0	1	5.6	2	2.0	3	9.4	3	2.0
Total	304	100.0	18	100.0	99	100.0	32	100.0	153	100.0

Note: Two (2) schools did not check whether they offered consumer education courses.

Table 7

Survey of Consumer Education in Public Secondary Schools of New Jersey

Grades In Which SEPARATE Consumer Education Courses Are Offered By Respondent Secondary Schools By Types of Schools (Questions 8-14)

Grade	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr.High/ Middle Schools		Accred. Even'g High School		Voc-Tech High School	
	No.	% of 304	No.	% of 150	No.	% of 27	No.	% of 53	No.	% of 60	No.	% of 2	No.	% of 12
Do Not Offer	110	36.2	33	22.0	9	33.3	10	18.9	49	81.7	1	50.0	8	66.7
7	3	1.0	0	0.0	0	0.0	0	0.0	3	5.0	0	0.0	0	0.0
8	7	2.3	0	0.0	0	0.0	0	0.0	7	11.7	0	0.0	0	0.0
9	34	11.2	19	12.7	4	14.8	2	3.8	8	13.3	0	0.0	1	8.3
10	101	33.2	60	40.0	9	33.3	29	54.7	0	0.0	1	50.0	2	16.7
11	154	50.7	98	65.3	15	55.6	38	71.7	0	0.0	1	50.0	2	16.7
12	160	52.6	103	68.7	15	55.6	39	73.6	0	0.0	1	50.0	2	16.7

Table 8

Survey of Consumer Education in Public Secondary Schools of New Jersey

Number of Grade Levels In Which SEPARATE Consumer Education Courses Are Offered (Question 15)

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voc-Tech High School	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None Offered	115	37.8	35	23.3	10	37.0	11	20.8	50	83.3	1	50.0	8	66.7
One grade level	35	11.5	19	12.7	2	7.4	6	11.3	6	10.0	0	0.0	2	16.7
Two grade levels	66	21.7	44	29.3	7	25.9	11	20.8	2	3.3	0	0.0	2	16.7
Three grade levels	63	20.7	35	23.3	5	18.5	21	39.6	1	1.7	1	50.0	0	0.0
Four or more grade levels	20	6.6	15	10.0	3	11.1	2	3.8	0	0.0	0	0.0	0	0.0
No Answer	5	1.6	2	1.3	0	0.0	2	3.8	1	1.7	0	0.0	0	0.0
Total	304	100.0	150	100.0	27	100.0	53	100.0	60	100.0	2	100.0	12	100.0

Table 9

Survey of Consumer Education in Public Secondary Schools of New Jersey

Whether SEPARATE Consumer Education Course(s) Offered Are Required Or Elective (Question 16)

	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr.High/ Middle Schools		Accred. Even'g High School		Voch-Tech High School	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None offered	113	37.2	35	23.3	10	37.0	11	20.8	48	80.0	1	50.0	8	66.7
Elective	178	58.6	111	74.0	16	59.3	41	77.4	9	15.0	1	50.0	0	0.0
Required	4	1.3	0	0.0	0	0.0	0	0.0	1	1.7	0	0.0	3	25.0
Some required, some elective	6	2.0	3	2.0	1	3.7	0	0.0	1	1.7	0	0.0	1	8.3
No Answer	3	1.0	1	0.0	0	0.0	1	1.9	1	1.7	0	0.0	0	0.0
Total	304	100.0	150	100.0	27	100.0	53	100.0	60	100.0	2	100.0	12	100.0

Table 10

Survey of Consumer Education In Public Secondary Schools of New Jersey

Numbers of Secondary Schools In Which Particular Major Consumer Education Topics Are Covered In SEPARATE Consumer Education Courses (Questions 17-29)

TOPICS	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr.High/ Middle Schools		Accred Even'g High School		Voch-Tech High School	
	No.	% of 304	No.	% of 150	No.	% of 27	No.	% of 53	No.	% of 60	No.	% of 2	No.	% of 12
Consumer as an individual and member of society and the economy	170	55.9	104	69.3	15	55.6	36	67.9	10	16.7	1	50.0	4	33.3
Consumer legal rights, responsibilities and protection	174	57.2	110	73.3	16	59.3	37	69.8	8	13.3	1	50.0	2	16.7
Source of information for consumers, including advertising	174	57.2	105	70.0	15	55.6	38	71.7	11	18.3	1	50.0	4	33.3
Credit	171	56.3	105	70.0	16	59.3	39	73.6	7	11.7	1	50.0	3	25.0
Banking, savings and investments	169	55.6	101	67.3	16	59.3	38	71.7	9	15.0	1	50.0	4	33.3
Budgeting	170	55.9	105	70.0	16	59.3	37	69.8	7	11.7	1	50.0	4	33.3
Clothing, household furnishings and equipment, shopping techniques, laws labeling, packaging, etc.	171	56.3	103	68.7	15	55.6	38	71.7	10	16.7	1	50.0	4	33.3
Health services	107	35.2	68	45.3	13	48.1	21	39.6	4	6.7	1	50.0	0	0.0
Housing	148	48.7	92	61.3	15	55.6	33	62.3	5	8.3	1	50.0	2	16.7
Insurance	163	53.6	98	65.3	16	59.3	36	67.9	8	13.3	1	50.0	4	33.3
Consumer decision making	177	58.2	107	71.3	16	59.3	38	71.7	11	18.3	1	50.0	4	33.3
Transportation alternatives, automobile products/services/repairs/financing, etc.	148	48.7	89	59.3	16	59.3	35	66.0	5	8.3	1	50.0	2	16.7
Other Topics	43	14.3	26	17.3	5	18.5	10	18.9	0	0.0	1	50.0	1	8.3
Total Number of Secondary Schools	304		150		27		53		60		2		12	

Table 11

Survey of Consumer Education in Public Secondary Schools of New Jersey

Number of the 99 Secondary Schools Not Offering Separate Consumer Education Courses Who Integrate Consumer Education Topics In Various Subject Areas (Questions 30-159)

	Business Education		Home Economics		English		Health Education		Voc.,Trade Tech.,Voc.Arts		Math		Science		Social Studies		Fine Arts		Other	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Consumer as an individual and member of society and the economy	63	63.6	72	72.7	10	10.1	16	16.2	40	40.4	31	31.3	17	17.2	60	60.6	4	4.0	6	6.1
Consumer legal rights, responsibilities and protection	65	65.7	42	42.4	6	6.1	9	9.1	21	21.2	13	13.1	8	8.1	60	60.6	0	0.0	6	6.1
Source of information for consumers, including advertising	65	65.7	65	65.7	23	23.2	9	9.1	26	26.3	17	17.2	15	15.2	50	50.5	6	6.1	5	5.1
Credit	73	73.7	34	34.3	4	4.0	5	5.1	18	18.2	54	54.5	0	0.0	32	32.3	00	0.0	3	3.0
Banking, savings & investment	76	76.8	28	28.3	3	3.0	3	3.0	18	18.2	59	59.6	1	1.0	39	39.4	0	0.0	5	5.1
Budgeting	66	66.7	61	61.6	3	3.0	7	7.1	16	16.2	55	55.6	1	1.0	24	24.2	1	1.0	5	5.1
Clothing, household furnishings and equipment, shopping techniques, laws, labeling, packaging, etc.	49	49.5	76	76.8	7	7.1	15	15.2	29	29.3	19	19.2	12	12.1	34	34.3	9	9.1	7	7.1
Health services	25	25.3	35	35.4	2	2.0	69	69.7	11	11.1	2	2.0	24	24.2	20	20.2	1	1.0	6	6.1
Housing	42	42.4	49	49.	3	3.0	10	10.1	27	27.3	13	13.1	8	8.1	36	36.4	2	2.0	6	6.1
Insurance	73	73.7	26	26.3	4	4.0	10	10.1	22	22.2	44	44.4	2	2.0	27	27.3	0	0.0	5	5.1
Consumer decision making	62	62.6	70	70.7	8	8.1	10	10.1	30	30.3	29	29.3	16	16.2	41	41.4	1	1.0	9	9.1
Transportation alternatives, automobile products/services/repairs/financing, etc.	52	52.5	21	21.2	6	6.1	14	14.1	50	50.5	21	21.2	10	10.1	28	28.3	3	3.0	7	7.1
Other	10	10.1	5	5.1	1	1.0	4	4.0	6	6.1	2	2.0	2	2.0	3	3.0	2	2.0	5	5.1

Table 12

Survey of Consumer Education in Public Secondary Schools of New Jersey

Number of the 153 Secondary Schools Offering Separate Consumer Education Courses Which Integrate Consumer Education Topics In Various Subject Areas (Questions 30-159)

TOPICS	Business Education		Home Economics		English		Health Education		Voc., Trade Tech., Voc. Arts		Math		Science		Social Studies		Fine Arts		Other	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Consumer as an individual and member of society and the economy	117	76.5	104	68.0	21	13.7	26	17.0	53	34.6	34	22.2	29	19.0	96	62.7	10	6.5	6	3.9
Consumer legal rights, responsibilities and protection	120	78.4	71	46.4	14	9.2	15	9.8	32	20.9	12	7.8	12	7.8	90	58.8	5	3.3	6	3.9
Source of information for consumers, including advertising	112	73.2	100	65.4	36	23.5	16	10.5	37	24.2	18	11.8	17	11.1	70	45.8	21	13.7	9	5.9
Credit	125	81.7	67	43.8	10	6.5	2	1.3	23	15.0	73	47.7	2	1.3	51	33.3	1	0.7	5	3.3
Banking, savings & investment	125	81.7	50	32.7	8	5.2	5	3.3	23	15.0	77	50.3	1	0.7	60	39.2	1	0.7	5	3.3
Budgeting	119	77.8	106	69.3	7	4.6	13	8.5	28	18.3	71	46.4	4	2.6	38	24.8	2	1.3	6	3.9
Clothing, household furnishings and equipment, shopping techniques, laws, labeling, packaging, etc.	97	63.4	117	76.5	13	8.5	18	11.8	40	26.1	17	11.1	17	11.1	41	26.8	18	11.8	8	5.2
Health services	56	36.6	54	35.3	3	2.0	72	47.1	12	7.8	3	2.0	31	20.3	39	25.5	1	0.7	3	2.0
Housing	95	62.1	85	55.6	7	4.6	11	7.2	38	24.8	22	14.4	11	7.2	50	32.7	9	5.9	6	3.9
Insurance	124	81.0	57	37.3	8	5.2	16	10.5	29	19.0	62	40.5	3	2.0	39	25.5	1	0.7	3	2.0
Consumer decision making	118	77.1	108	70.6	21	13.7	27	17.6	44	28.8	38	24.8	18	11.8	61	39.9	15	9.8	5	3.3
Transportation alternatives, automobile products/services/repairs/financing, etc.	91	59.5	37	24.2	6	3.9	14	9.2	56	36.6	34	22.2	13	8.5	41	26.8	1	0.7	7	4.6
Other	11	7.2	6	3.9	1	0.7	1	0.7	2	1.3	5	3.3	4	2.6	3	2.0	0	0.0	0	0.0

Table 13

Survey of Consumer Education In Public Secondary Schools of New Jersey

Type of Faculty Organization Used to Teach Consumer Education In Secondary Schools (Question 160)

Faculty Organization	Total Respondent Schools		Offer Separate C.E. Courses Only		Offer Integrated C.E. Courses Only		Offer Separate Plus Integrated C.E. Courses	
	No.	%	No.	%	No.	%	No.	%
0) Departmentalized	220	72.4	30	93.8	60	60.6	125	81.7
1) Multi-disciplinary team	13	4.3	1	3.1	5	5.1	6	3.9
2) Houses	0	0.0	0	0.0	0	0.0	0	0.0
3) Combination of 0, 1, & 2	11	3.6	0	0.0	3	3.0	7	4.6
4) Other	8	2.6	1	3.1	6	6.1	1	0.7
5) Question not applicable	38	12.5	0	0.0	21	21.2	7	4.6
6) No Answer	14	4.6	0	0.0	4	4.0	7	4.6
7) Total	304	100.0	32	100.0	99	100.0	153	100.0

Table 14

Survey of Consumer Education In Public Secondary Schools of New Jersey

Type of Faculty Organization Currently Used to Plan Consumer Education In Secondary Schools (Question 161)

	Total Respondent Schools		Offer Separate C.E. Courses Only		Offer Integrated C.E. Courses Only		Offer Separate Plus Integrated C.E. Courses	
	No.	%	No.	%	No.	%	No.	%
0) Departmentalized	202	66.4	29	90.6	55	55.6	116	75.8
1) Multi-disciplinary team	30	9.9	2	6.3	9	9.1	13	8.5
2) Houses	0	0.0	0	0.0	0	0.0	0	0.0
3) Combination of 0, 1, & 2	12	3.9	0	0.0	3	3.0	8	5.2
4) Other	8	2.6	0	0.0	7	7.1	1	0.7
5) Question not applicable	37	12.2	1	3.1	21	21.2	6	3.9
6) No Answer	15	4.9	0	0.0	4	4.0	9	5.9
7) Total	304	100.0	32	100.0	99	100.0	153	100.0

Table 15

Survey of Consumer Education In Public Secondary Schools of New Jersey

Curriculum Organization Used In Total Consumer Education Programs of Secondary Schools (Questions 162-171)

	Total Respondent Schools		Offer Separate C.E. Courses Only		Offer Integrated C.E. Courses Only		Offer Separate Plus Integrated C.E. Courses	
	No.	%	No.	%	No.	%	No.	%
One-semester course(s) in consumer education	107	35.2	15	46.9	4	4.0	85	55.6
Two-semester course(s) in consumer education	78	25.7	16	50.0	3	3.0	59	38.6
Mini-course(s) (less than one semester in consumer education	40	13.2	1	3.1	14	14.1	23	15.0
Summer session workshops for students	2	0.7	0	0.0	1	1.0	0	0.0
Field trips	118	38.8	10	31.3	37	37.4	69	45.1
Saturday and/or after school meetings	4	1.3	0	0.0	2	2.0	2	1.3
Extracurricular activities, including clubs, etc.	46	15.1	0	0.0	20	20.2	24	15.7
Assembly programs	29	9.5	1	3.1	14	14.1	12	7.8
Other	17	5.6	1	3.1	4	4.0	12	7.8

Table 16

Survey of Consumer Education In Public Secondary Schools of New Jersey

Methods Used By Secondary Schools Which Offer Consumer Education Programs (Questions 172-194)

	Total Respondent Schools		Offer Separate C.E. Courses Only		Offer Integrated C.E. Courses Only		Offer Separate Plus Integrated C.E. Courses	
	No.	%	No.	%	No.	%	No.	%
Closed circuit TV	43	14.1	1	3.1	11	11.1	31	20.3
Open circuit TV	21	6.9	2	6.3	5	5.1	13	8.5
Films, film strips, film loops	266	87.5	30	93.8	79	79.8	150	98.0
Transparencies	220	72.4	27	84.4	66	66.7	121	79.1
Teaching machines	14	4.6	0	0.0	3	3.0	10	6.5
Audio-tapes/disks	120	39.5	14	43.8	32	32.3	71	46.4
Team/tandem teaching	26	8.6	2	6.3	11	11.1	12	7.8
Programmed Instruction	27	8.9	2	6.3	8	8.1	16	10.5
Individualized learning packets	74	24.3	8	25.0	18	18.2	47	30.7
Auto-tutorial (systems approach)	0	0.0	0	0.0	0	0.0	0	0.0
Computer Based Assisted Instruction	12	3.9	0	0.0	3	3.0	9	5.9
Multi-disciplinary approach	54	17.8	2	6.3	16	16.2	33	21.6
Separate consumer education textbook(s)	165	54.3	27	84.4	18	18.2	118	77.1
Separate consumer education workbook(s)	93	30.6	12	37.5	16	16.2	64	41.8
Role playing	126	41.4	13	40.6	31	31.3	80	52.3
Case studies	131	43.1	18	56.3	22	22.2	88	57.5
Games/simulation	139	45.7	16	50.0	32	32.3	87	56.9
Product testing	132	43.4	16	50.0	27	27.3	85	55.6
Comparison shopping	200	65.8	24	75.0	49	49.5	121	79.1
Research projects	154	50.7	16	50.0	39	39.4	93	60.8
Lecture	231	76.0	23	71.9	66	66.7	137	89.5
Textbook	192	63.2	22	68.8	54	54.5	114	74.5
Other	28	9.2	5	15.6	5	5.1	18	11.8

Table 17

Survey of Consumer Education In Public Secondary Schools of New Jersey

Techniques Used To Evaluate Effectiveness of Current Separate Consumer Education Offerings Or Consumer Education Components Integrated In Other Courses (Questions 195-203)

	Total Respondent Schools		Offer Separate C.E. Courses Only		Offer Integrated C.E. Courses Only		Offer Separate Plus Integrated C.E. Courses	
	No.	% of 304	No.	% of 32	No.	% of 99	No.	% of 153
Teacher-made achievement tests and quizes	263	86.5	29	90.6	79	79.8	148	96.7
Standardized tests	59	19.4	7	21.9	13	13.1	38	24.8
Observation of teacher performance	198	65.1	21	65.6	54	54.5	118	77.1
Observation of student performance	218	71.7	24	75.0	60	60.6	127	83.0
Rating scales and check-lists of student performance and/or products	69	22.7	5	15.6	24	24.2	39	25.5
Student questionnaires, inventories, attitude scales	108	35.5	13	40.6	28	28.3	63	41.2
Student interviews	64	21.1	4	12.5	20	20.2	39	25.5
Other	7	2.3	1	3.1	3	3.0	3	2.0
Question not applicable to this school	11	3.6	1	3.1	6	6.1	0	0.0

Table 18

Survey of Consumer Education In Public Secondary Schools of New Jersey

Consumer Education Curriculum Development Engaged In During Past Five Years (Question 204)

Curriculum Development	Total Respondent Schools		Offer Separate C.E. Courses Only		Offer Integrated C.E. Courses Only		Offer Separate Plus Integrated C.E. Courses	
	No.	%	No.	%	No.	%	No.	%
1) None	77	25.3	9	28.1	38	38.4	22	14.4
2) Work directed towards development of separate consumer education programs or courses	93	30.6	19	59.4	6	6.1	65	42.5
3) Work directed towards development of consumer education to be integrated in regular courses	59	19.4	1	3.1	41	41.4	13	8.5
4) Combination of 2) and 3) above	63	20.7	2	6.3	10	10.1	50	32.7
5) No Answer	12	3.9	1	3.1	4	4.0	3	2.0
6) Total	304	100.0	32	100.0	99	100.0	153	100.0

Table 19

Survey of Consumer Education In Public Secondary Schools of New Jersey

Consumer Education Curriculum Development Engaged In During Past Five Years By Various Types of Secondary Schools (Question 204)

Curriculum Development	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr.High/ Middle Schools		Accred. Even'g High School		Voch-Tech High School	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1) None	77	25.3	29	19.3	3	11.1	11	20.8	29	48.3	0	0.0	5	41.7
2) Work directed towards development of separate consumer education programs or courses	93	30.6	52	34.7	7	25.9	22	41.5	11	18.3	0	0.0	1	8.3
3) Work directed towards development of consumer education to be integrated in regular courses	59	19.4	29	19.3	7	25.9	9	17.0	11	18.3	1	50.0	2	16.7
4) Combination of 2) and 3) above	63	20.7	38	25.3	10	37.0	10	18.9	2	3.3	1	50.0	2	16.7
5) No Answer	12	3.9	2	1.3	0	0.0	1	1.9	7	11.7	0	0.0	2	16.7
6) Total	304	100.0	150	100.0	27	100.0	53	100.0	60	100.0	2	100.0	12	100.0

Table 20

Survey of Consumer Education In Public Secondary Schools of New Jersey

Development of Materials For Use In Separate Or Integrated Consumer Education Courses Of Substantial Nature During Past Five Years (Question 205)

	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr.High/ Middle Schools		Accred. Even'g High School		Voch-Tech High School	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1) Nothing substantial	145	47.7	72	48.0	12	44.4	20	37.7	34	56.7	1	50.0	6	50.0
2) Materials For Use In Separate Consumer Education Courses	70	23.0	39	26.0	5	18.5	16	30.2	7	11.7	1	50.0	2	16.7
3) Materials For Use In Integrated Consumer Education Courses	37	12.2	13	8.7	4	14.8	9	17.0	9	15.0	0	0.0	2	16.7
4) Combination of 2) and 3) above	34	11.2	18	12.0	6	22.2	8	15.1	2	3.3	0	0.0	0	0.0
5) No Answer	18	5.9	8	5.3	0	0.0	0	0.0	8	13.3	0	0.0	2	16.7
6) Total	304	100.0	150	100.0	27	100.0	53	100.0	60	100.0	2	100.0	12	100.0

Table 21

Survey of Consumer Education In Public Secondary Schools of New Jersey

Plans To Implement New Consumer Education Programs, Courses, Or Units In 1976-77 Or 1977-78 (Question 206)

	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr.High/ Middle Schools		Accred. Even'g High School		Voch-Tech High School	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1) No plans	187	61.5	93	62.0	14	51.9	30	56.6	41	68.3	1	50.0	8	66.7
2) Had plans, but insufficient funds available to implement	27	8.9	12	8.0	3	11.1	9	17.0	2	3.3	1	50.0	0	0.0
3) Have plans	75	24.7	40	26.7	9	33.3	14	26.4	9	15.0	0	0.0	3	25.0
4) No Answer	15	4.9	5	3.3	1	3.7	0	0.0	8	13.3	0	0.0	1	8.3
5) Total	304	100.0	150	100.0	27	100.0	53	100.0	60	100.0	2	100.0	12	100.0

Table 22

Survey of Consumer Education In Public Secondary Schools of New Jersey

What Secondary Schools Believe Are Needed In Order To Develop More Effective Consumer Education (Questions 207-211)

	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr.High/ Middle Schools		Accred. Even'g High School		Voc-Tech High School	
	No.	% of 304	No.	% of 150	No.	% of 27	No.	% of 53	No.	% of 60	No.	% of 2	No.	% of 12
Greater availability of materials and media	136	44.7	62	41.3	15	55.6	30	56.6	24	40.0	1	50.0	4	33.3
Inservice courses and workshops for teachers	151	49.7	74	49.3	15	55.6	33	62.3	25	41.7	0	0.0	4	33.3
Consultative visits by experts in consumer education	122	40.1	56	37.3	15	55.6	30	56.6	18	30.0	0	0.0	3	25.0
Development of greater local interest and leadership among parents and the community	123	40.5	72	48.0	9	33.3	28	52.8	13	21.7	0	0.0	1	8.3
Other	36	11.8	17	11.3	6	22.2	5	9.4	5	8.3	1	50.0	2	16.7

Table 1-A

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools

Counties In Which Respondent Schools Are Located - Status And Criteria Surveys (Question 1)

County	Actual		Total Respondent Schools			
			Status Survey		Criteria Survey	
	No.	%	No.	%	No.	%
Atlantic	6	1.5	5	1.6	4	1.7
Bergen	58	14.3	43	14.1	41	17.4
Burlington	21	5.2	15	4.9	14	5.9
Camden	24	5.9	18	5.9	18	7.6
Cape May	5	1.2	3	1.0	2	0.8
Cumberland	6	1.5	6	2.0	2	0.8
Essex	49	12.1	35	11.5	26	11.0
Gloucester	14	3.5	11	3.6	9	3.8
Hudson	17	4.2	11	3.6	9	3.8
Hunterdon	4	1.0	4	1.3	3	1.3
Mercer	19	4.7	15	4.9	12	5.1
Middlesex	39	9.6	29	9.5	17	7.2
Monmouth	28	6.9	21	6.9	16	6.8
Morris	23	5.7	18	5.9	12	5.1
Ocean	10	2.5	8	2.6	6	2.5
Passaic	16	4.0	11	3.6	7	3.0
Salem	4	1.0	2	0.7	2	0.8
Somerset	15	3.7	14	4.6	10	4.2
Sussex	6	1.5	5	1.6	4	1.7
Union	34	8.4	24	7.9	18	7.6
Warren	7	1.7	6	2.0	4	1.7
TOTAL	405	100.0	304	100.0	236	100.0

Table 2-A

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools

Types of Secondary Schools - Status And Criteria Surveys (Question 2)

	Actual		Total Respondent Schools			
			Status Survey		Criteria Survey	
	No.	%	No.	%	No.	%
Four Year High School	189	46.7	150	49.3	108	45.8
Six Year High School	45	11.1	27	8.9	26	11.0
Senior High School	54	13.3	53	17.4	40	16.9
Jr.High/Middle School	89	22.0	60	19.7	45	19.1
Accredited Evening High School	10	2.5	2	0.7	2	0.8
Vocational Technical High School	18	4.4	12	3.9	12	5.1
No Answer	-	-	-	-	3	1.3
TOTAL	405	100.0	304	100.0	236	100.0

Table 3-A

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools

Description of District (Question 3)

	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr.High/ Middle School		Accred. Even'g High School		Voch-Tech High School	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Mostly rural	23	9.7	13	12.0	3	11.5	3	7.5	1	2.2	0	0.0	3	25.0
Mostly suburban	127	53.8	56	51.9	15	57.7	22	55.0	29	64.4	0	0.0	3	25.0
Urban (less than 25,000 persons)	22	9.3	15	13.9	5	19.2	2	5.0	0	0.0	0	0.0	0	0.0
Urban (25,000 or more persons)	56	23.7	23	21.3	0	0.0	11	27.5	15	33.3	2	100.0	5	41.7
No Answer	8	3.4	1	0.9	3	11.5	2	5.0	-	-	-	-	1	8.3
Total	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0

Table 3-A-1

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools

Description of District (Question 3)

	Total Respondent Schools			
	Status Survey		Criteria Survey	
	No.	%	No.	%
Mostly rural	34	11.2	23	9.7
Mostly suburban	176	57.9	127	53.8
Urban (less than 25,000 persons)	35	11.5	22	9.3
Urban (25,000 or more persons)	58	19.1	56	23.7
No Answer	1	0.3	8	3.4
TOTAL	304	100.0	236	100.0

Table 4-A

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools

Enrollments (Question 4)

	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr. High/ Middle School		Accred. Even'g High School		Voch-Tech High School	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 500	15	6.4	2	1.9	1	3.8	2	5.0	4	8.9	2	100.0	4	33.3
500 - 999	70	29.7	26	24.1	12	46.2	3	7.5	27	60.0	0	0.0	2	16.7
1000 - 1499	79	33.5	41	38.0	6	23.1	15	37.5	11	24.4	0	0.0	5	41.7
1500 - 1999	39	16.5	18	16.7	5	19.2	13	32.5	3	6.7	0	0.0	0	0.0
2000 - 2499	17	7.2	12	11.1	0	0.0	3	7.5	0	0.0	0	0.0	1	8.3
2500 - 2999	6	2.5	4	3.7	0	0.0	2	5.0	0	0.0	0	0.0	0	0.0
3000 or More	5	2.1	3	2.8	1	3.8	1	2.5	0	0.0	0	0.0	0	0.0
No Answer	5	2.1	2	1.9	1	3.8	1	2.5	-	-	-	-	-	-
Total	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0

Table 4-A-1

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools

Enrollments (Question 4)

	Total Respondent Schools			
	Status Survey		Criteria Survey	
	No.	%	No.	%
Less than 500	9	3.0	15	6.4
500 - 999	97	31.9	70	29.7
1000 - 1499	103	33.9	79	33.5
1500 - 1999	43	14.1	39	16.5
2000 - 2499	27	8.9	17	7.2
2500 - 2999	8	2.6	6	2.5
3000 or more	11	3.6	5	2.1
No Answer	6	2.0	5	2.1
TOTAL	304	100.0	236	100.0

Table 5-A

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools

Whether Consumer Education Courses Are Offered In Secondary Schools (Question 5)

	Total Respondent Schools			
	Status Survey		Criteria Survey	
	No.	%	No.	%
No separate consumer education courses offered	18	5.9	30	12.7
No separate courses, but consumer education components are integrated in other courses	99	32.6	65	27.5
Offer separate consumer education courses	32	10.5	41	17.4
Offer separate consumer education courses plus consumer education components integrated in other courses	153	50.3	95	40.3
No Answer	2	0.7	5	2.1
TOTAL	304	100.0	236	100.0

Table 6-A

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria

Percentage of Total Student Enrollment Reached By Separate Consumer Education Or By Consumer Education Components Integrated In Other Courses During 1975-76 (Question 6)

Percentage Reached	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr. High/ Middle School		Accred. Even'g High School		Voch-Tech High School	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 5%	39	16.5	14	13.0	2	7.7	7	17.5	13	28.9	0	0.0	3	25.0
Between 5% and 9%	32	13.6	17	15.7	5	19.2	6	15.0	2	4.4	1	50.0	0	0.0
Between 10% and 19%	38	16.1	19	17.6	5	19.2	8	20.0	3	6.7	0	0.0	2	16.7
Between 20% and 29%	35	14.8	17	15.7	5	19.2	8	20.0	3	6.7	0	0.0	2	16.7
Between 30% and 39%	32	13.6	15	13.9	3	11.5	3	7.5	10	22.2	0	0.0	1	8.3
Between 40% and 49%	11	4.7	5	4.6	1	3.8	2	5.0	2	4.4	0	0.0	1	8.3
Between 50% and 59%	13	5.5	7	6.5	1	3.8	3	7.5	1	2.2	0	0.0	1	8.3
Between 60% and 69%	9	3.8	4	3.7	2	7.7	0	0.0	2	4.4	1	50.0	0	0.0
Between 70% and 79%	8	3.4	1	0.9	0	0.0	1	2.5	5	11.1	0	0.0	1	8.3
Between 80% and 89%	4	1.7	2	1.9	1	3.8	1	2.5	0	0.0	0	0.0	0	0.0
Between 90% and 99%	3	1.3	3	2.8	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
100%	3	1.3	1	0.9	0	0.0	0	0.0	1	2.2	0	0.0	1	8.3
No Answer	9	3.8	3	2.8	1	3.8	1	2.5	3	6.7	0	0.0	0	0.0
Total	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0
Median Percentage of Students Reached*	(of 229) = 21.1%		(of 105) = 21.0%		(of 25) = 20.5%		(of 39) = 24.5%		(of 42) = 29.5%		-		(of 12) = 24.5%	

*Does not include "no answers."

Table 7-A

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria

Percentage of Total Student Enrollment Reached By Separate Consumer Education Courses Or By Consumer Education Components Integrated In Other Courses By Time An Entering Class of Students Graduate From Secondary Schools (Question 7)

Percentage Reached	Total Respondent Schools		Four Year High School		Six Year High School		Senior High School		Jr.High/ Middle School		Accred. Even'g High School		Voch-Tech High School	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 5%	24	10.2	8	7.4	3	11.5	3	7.5	7	15.6	0	0.0	3	25.0
Between 5% and 9%	13	5.5	4	3.7	2	7.7	5	12.5	2	4.4	0	0.0	0	0.0
Between 10% and 19%	27	11.4	14	13.0	4	15.4	5	12.5	2	4.4	1	50.0	1	8.3
Between 20% and 29%	24	10.2	14	13.0	2	7.7	3	7.5	3	6.7	0	0.0	2	16.7
Between 30% and 39%	24	10.2	10	9.3	3	11.5	6	15.0	4	8.9	0	0.0	0	0.0
Between 40% and 49%	12	5.1	8	7.4	2	7.7	1	2.5	0	0.0	0	0.0	1	8.3
Between 50% and 59%	24	10.2	13	12.0	2	7.7	7	17.5	2	4.4	0	0.0	0	0.0
Between 60% and 69%	15	6.4	6	5.6	2	7.7	1	2.5	5	11.1	1	50.0	0	0.0
Between 70% and 79%	12	5.1	5	4.6	1	3.8	0	0.0	4	8.9	0	0.0	1	8.3
Between 80% and 89%	10	4.2	5	4.6	1	3.8	1	2.5	3	6.7	0	0.0	0	0.0
Between 90% and 99%	10	4.2	4	3.7	2	7.7	3	7.5	1	2.2	0	0.0	0	0.0
100%	16	6.8	5	4.6	1	3.8	3	7.5	4	8.9	0	0.0	3	25.0
No Answer	25	10.6	12	11.1	1	3.8	2	5.0	8	17.8	0	0.0	1	8.3
Total	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0
Median Percentage of Students Reached*	(of 211) = 36.8%		(of 96) = 37.5%		(of 25) = 36.2%		(of 38) = 34.5%		(of 37) = 52.0%		-		(of 11) = 27.0%	

*Does not include "no answers."

Table 8-A

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools

Extent Of Agreement With Proposed Criteria For Consumer Education In New Jersey Secondary Schools (Questions 8-25)

	Strongly Agree		Agree		Agree But With Reservations		Disagree		Strongly Disagree		No Basis For Opinion		No Answer		Total Respondent Schools	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
A. Consumer education should be required as an integral component of the educational program of every secondary school student.....	108	45.8	64	27.1	44	18.6	10	4.2	5	2.1	3	1.3	2	0.8	236	100.0
B. Guidelines for curriculum development and program implementation should be formulated by a state-wide task force on consumer education.....	38	16.1	65	27.5	80	33.9	30	12.7	13	5.5	7	3.0	3	1.3	236	100.0
C. Membership on above task force should include local L.E.A. board members, administrators, teachers, and students; representatives of colleges and universities, business, government, and consumers at large.....	51	21.6	87	36.9	51	21.6	18	7.6	8	3.4	14	5.9	7	3.0	236	100.0
D. A multi-disciplinary approach to the planning of new consumer education programs/courses or the modification of existing programs/courses should be used.....	63	26.7	117	49.6	32	13.6	10	4.2	3	1.3	6	2.5	5	2.1	236	100.0
E. Consumer education in secondary schools should be accomplished by means of both separate course offerings and systematic integration of consumer education components in regular course offerings.....	84	35.6	104	44.1	31	13.1	9	3.8	3	1.3	3	1.3	2	0.8	236	100.0
F. Where resources, staff, facilities, etc. are limited, a L.E.A. team composed of administrators, teachers, specialists, and consultants (where feasible) should assure that the importance and requirements of consumer education are given full and balanced consideration.....	40	16.9	110	46.6	55	23.3	13	5.5	1	0.4	9	3.8	8	3.4	236	100.0
G. Before starting or modifying a consumer education program, the L.E.A.'s should establish the goals and objectives of the program, assess the existing competencies of the target student body, and determine available resources, staff, facilities, schedules, preparation and capabilities of teachers who are or will be involved.....	75	31.8	104	44.1	30	12.7	14	5.9	1	0.4	6	2.5	6	2.5	236	100.0

Table 8-A (continued)

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools

Extent Of Agreement With Proposed Criteria For Consumer Education In New Jersey Secondary Schools (Questions 8-25)

	Strongly Agree		Agree		Agree But With Reservations		Disagree		Strongly Disagree		No Basis For Opinion		No Answer		Total Respondent Schools	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
H. Student consumer behavior should be assessed by a variety of methods both prior to consumer education curriculum development and on an on-going basis...	63	26.7	120	50.8	40	16.9	3	1.3	0	0.0	6	2.5	4	1.7	236	100.0
I. New or modified consumer education programs/courses should be piloted, evaluated, and revised before becoming part of regular curriculum offering(s).....	73	30.9	117	49.6	28	11.9	11	4.7	0	0.0	5	2.1	2	0.8	236	100.0
J. Student involvement, under trained teachers, in projects relevant to their own experiences, and problems and those of their families and community should be stressed in consumer education programs/courses.....	82	34.7	104	44.1	38	16.1	3	1.3	0	0.0	4	1.7	5	2.1	236	100.0
K. In conducting consumer education programs/courses, the effectiveness of materials, methods, and instruction should be evaluated, including a determination of the extent to which students have acquired appropriate skills for approaching consumer problems.....	78	33.1	131	55.5	16	6.8	0	0.0	0	0.0	5	2.1	6	2.5	236	100.0
L. Teachers with responsibilities for consumer education require special training and education. Responsibility for such in-service training should be shared by the State Department of Education and the L.E.A.'s. Attendance for involved personnel should be mandatory and service credits earned.....	62	26.3	57	24.2	65	27.5	31	13.1	8	3.4	6	2.5	7	3.0	236	100.0
M. Planning and implementation of secondary school consumer education programs/courses should be closely integrated with those offered in the lower grades. Where the latter are lacking or limited, efforts directed towards their appropriate extension to all grades k-12 should be considered to be the responsibility of every L.E.A.	50	21.2	98	41.5	54	22.9	14	5.9	5	2.1	9	3.8	6	2.5	236	100.0

Table 8-A (continued)

Survey of Opinions of Secondary School Administrators Regarding Proposed Criteria For Consumer Education Programs In New Jersey Public Secondary Schools

Extent Of Agreement With Proposed Criteria For Consumer Education In New Jersey Secondary Schools (Questions 8-25)

	Strongly Agree		Agree		Agree But With Reservations		Disagreee		Strongly Disagree		No Basis For Opinion		No Answer		Total Respondent Schools	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
N. Every secondary grade level should include consumer education with special consideration for students of lower socioeconomic strata, potential dropouts, and those with bi-lingual needs.....	56	23.7	77	32.6	52	22.0	28	11.9	9	3.8	8	3.4	6	2.5	236	100.0
O. The number of hours that individual secondary schools devote to consumer education programs/courses should vary according to the interests, needs, and abilities of their students, the depth and breadth to which concepts are treated, available staff, facilities, and resources. However, consumer education, whether offered as separate courses or as components integrated in regular courses, should require a minimum equivalent of 105 hours (35 weeks - 3 hrs. per/wk.) per school year, in every grade, 7 through 12.....	17	7.2	51	21.6	52	22.0	66	28.0	32	13.6	11	4.7	7	3.0	236	100.0
P. Since there are a variety of ways in which the conceptual structure and content of consumer education can be organized for teaching, no one way is or should be mandated.....	108	45.8	93	39.4	19	8.1	4	1.7	0	0.0	7	3.0	5	2.1	236	100.0
Q. The consumer field has become a relatively well defined career area and provisions should be made to inform students of professional postsecondary opportunities.....	67	28.4	140	59.3	15	6.4	4	1.7	2	0.8	5	2.1	3	1.3	236	100.0
R. Innovativeness in consumer education at the local level should be encouraged and results shared with other districts.....	94	39.8	124	52.5	11	4.7	0	0.0	1	0.4	4	1.7	2	0.8	236	100.0

Table 9-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion A: "Consumer education should be required as an integral component of the educational program of every secondary school student." Question 8

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	172	72.9	79	73.2	18	69.2	33	82.5	32	71.1	1	50.0	7	58.3	14	77.8
Agree But With Reservations	44	18.6	22	20.4	4	15.4	5	12.5	10	22.2	1	50.0	2	16.7	2	11.1
Sub-total		(91.5)		(93.6)		(84.6)		(95.0)		(93.3)		(100.0)		(75.0)		(88.9)
Strongly Disagree or Disagree	15	6.3	6	5.5	3	11.5	2	5.0	2	4.4	0	0.0	2	16.6	2	11.1
No Basis For Opinion	3	1.3	1	0.9	1	3.8	0	0.0	0	0.0	0	0.0	1	8.3	0	0.0
No Answer	2	0.8	0	0.0	0	0.0	0	0.0	1	2.2	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 10-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion B: "Guidelines for curriculum development and program implementation should be formulated by a state-wide task force on consumer education." Question 9

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	103	43.6	47	43.5	7	26.9	21	52.5	19	42.2	2	100.0	6	50.0	17	94.4
Agree But With Reservations	80	33.9	35	32.4	15	57.7	12	30.0	15	33.3	0	0.0	2	16.7	1	5.6
Sub-total		(77.5)		(75.9)		(84.6)		(82.5)		(75.5)		(100.0)		(66.7)		(100.0)
Strongly Disagree or Disagree	43	18.2	23	21.3	2	7.7	7	17.5	8	17.8	0	0.0	3	25.0	0	0.0
No Basis For Opinion	7	3.0	2	1.9	2	7.7	0	0.0	2	4.4	0	0.0	1	8.3	0	0.0
No Answer	3	1.3	1	0.9	0	0.0	0	0.0	1	2.2	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 11-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion C: "Membership on above task force should include local L.E.A. board members, administrators, teachers, and students; representatives of colleges and universities, business, government, and consumers at large." Question 10

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	138	58.5	65	60.2	17	65.4	22	55.0	23	51.2	2	100.0	8	66.7	15	83.3
Agree But With Reservations	51	21.6	20	18.5	4	15.4	14	35.0	12	26.7	0	0.0	1	8.3	3	16.7
Sub-total		(80.1)		(78.7)		(81.8)		(85.0)		(77.9)		(100.0)		(75.0)		(100.0)
Strongly Disagree or Disagree	26	11.0	18	16.6	0	0.0	2	5.0	4	8.9	0	0.0	1	8.3	0	0.0
No Basis For Opinion	14	5.9	3	2.8	4	15.4	2	5.0	3	6.7	0	0.0	2	16.7	0	0.0
No Answer	7	3.0	2	1.9	1	3.8	0	0.0	3	6.7	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 12-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion D: "A multidisciplinary approach to the planning of new consumer education programs/courses or the modification of existing programs/courses should be used." Question 11

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	180	76.3	84	77.8	20	76.9	22	80.0	32	71.1	2	100.0	9	75.0	16	88.9
Agree But With Reservations	32	13.6	14	13.0	2	7.7	6	15.0	8	17.8	0	0.0	2	16.7	2	11.1
Sub-total		(89.9)		(90.8)		(84.6)		(95.0)		(88.9)		(100.0)		(91.7)		(100.0)
Strongly Disagree or Disagree	13	5.5	8	7.5	2	7.7	1	2.5	2	4.4	0	0.0	0	0.0	0	0.0
No Basis For Opinion	6	2.5	0	0.0	2	7.7	1	2.5	2	4.4	0	0.0	1	8.3	0	0.0
No Answer	5	2.1	2	1.9	0	0.0	0	0.0	1	2.2	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 13-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion E: "Consumer education in secondary schools should be accomplished by means of both separate course offerings and systematic integration of consumer education components in regular course offerings." Question 12

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	188	79.7	90	83.3	22	84.6	34	85.0	31	68.9	2	100.0	7	58.3	17	94.4
Agree But With Reservations	31	13.1	15	13.9	2	7.7	3	7.5	9	20.0	0	0.0	2	16.7	1	5.6
Sub-total		(92.8)		(97.2)		(92.3)		(92.5)		(88.9)		(100.0)		(75.0)		(100.0)
Strongly Disagree or Disagree	12	5.1	3	2.8	1	3.8	3	7.5	3	6.6	0	0.0	2	16.7	0	0.0
No Basis For Opinion	3	1.3	0	0.0	1	3.8	0	0.0	1	2.2	0	0.0	1	8.3	0	0.0
No Answer	2	0.8	0	0.0	0	0.0	0	0.0	1	2.2	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 14-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion F: "Where resources, staff, facilities, etc., are limited, a L.E.A. team composed of administrators, teachers, specialists, and consultants (where feasible) should assure that the importance and requirements of consumer education are given full and balanced consideration." Question 13

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	150	63.5	70	64.8	18	69.2	32	80.0	31	46.7	2	100.0	6	50.0	15	83.3
Agree But With Reservations	55	23.3	27	25.0	6	23.1	6	15.0	12	26.7	0	0.0	3	25.0	1	5.6
Sub-total		(85.8)		(89.8)		(92.3)		(95.0)		(85.4)		(100.0)		(75.0)		(88.9)
Strongly Disagree or Disagree	14	5.9	8	7.4	0	0.0	1	2.5	5	11.1	0	0.0	0	0.0	0	0.0
No Basis For Opinion	9	3.8	1	0.9	1	3.8	1	2.5	4	8.9	0	0.0	2	16.7	2	11.1
No Answer	8	3.4	2	1.9	1	3.8	0	0.0	3	6.7	0	0.0	1	8.3	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 15-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion G: "Before starting or modifying a consumer education program, the L.E.A.'s should establish the goals and objectives of the program, assess the existing competencies of the target student body, and determine available resources, staff, facilities, schedules, preparation and capabilities of teachers who are or will be involved." Question 14

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	179	75.9	87	80.6	20	77.0	29	72.5	28	62.2	2	100.0	11	91.7	16	88.9
Agree But With Reservations	30	12.7	12	11.1	3	11.5	8	20.0	7	15.6	0	0.0	0	0.0	1	5.6
Sub-total		(88.6)		(91.7)		(88.5)		(92.5)		(77.8)		(100.0)		(91.7)		(94.5)
Strongly Disagree or Disagree	15	6.3	6	5.6	1	3.8	1	2.5	7	15.5	0	0.0	0	0.0	1	5.6
No Basis For Opinion	6	2.5	1	0.9	1	3.8	1	2.5	2	4.4	0	0.0	1	8.3	0	0.0
No Answer	6	2.5	2	1.9	1	3.8	1	2.5	1	2.2	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 16-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion H: "Student consumer behavior should be assessed by a variety of methods both prior to consumer education curriculum development and on an on-going basis." Question 15

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	183	77.5	87	80.6	20	76.9	34	85.0	31	68.9	2	100.0	8	66.7	17	94.4
Agree But With Reservations	40	16.9	18	16.7	3	11.5	5	12.5	11	24.4	0	0.0	3	25.0	1	5.6
Sub-total		(94.4)		(97.3)		(88.4)		(97.5)		(93.3)		(100.0)		(91.7)		(100.0)
Strongly Disagree or Disagree	3	1.3	1	0.9	1	3.8	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
No Basis For Opinion	6	2.5	1	0.9	1	3.8	1	2.5	2	4.4	0	0.0	1	8.3	0	0.0
No Answer	4	1.7	1	0.9	1	3.8	0	0.0	1	2.2	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 17-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion I: "New or modified consumer education programs/ courses should be piloted, evaluated, and revised before becoming part of regular curriculum offering(s)." Question 16

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	190	80.5	93	86.2	16	61.6	31	77.5	39	86.7	2	100.0	8	66.7	10	55.6
Agree But With Reservations	28	11.9	6	5.6	7	26.9	8	20.0	3	6.7	0	0.0	3	25.0	7	38.9
Sub-total		(92.4)		(91.8)		(88.5)		(97.5)		(93.4)		(100.0)		(91.7)		(94.5)
Strongly Disagree or Disagree	11	4.7	8	7.4	2	7.7	1	2.5	0	0.0	0	0.0	0	0.0	1	5.6
No Basis For Opinion	5	2.1	1	0.9	1	3.8	0	0.0	2	4.4	0	0.0	1	8.3	0	0.0
No Answer	2	0.8	0	0.0	0	0.0	0	0.0	1	2.2	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 18-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion J: "Student involvement, under trained teachers, in projects relevant to their own experiences and problems and those of their families and community should be stressed in consumer education programs/courses." Question 17

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	186	78.8	89	82.4	17	65.4	35	87.5	33	73.3	2	100.0	8	66.7	15	83.3
Agree But With Reservations	38	16.1	16	14.8	7	26.9	5	12.5	7	15.6	0	0.0	3	25.0	3	16.7
Sub-total		(95.9)		(97.2)		(92.3)		(100.0)		(88.9)		(100.0)		(91.7)		(100.0)
Strongly Disagree or Disagree	3	1.3	1	0.9	1	3.8	0	0.0	1	2.2	0	0.0	0	0.0	0	0.0
No Basis For Opinion	4	1.7	1	0.9	1	3.8	0	0.0	1	2.2	0	0.0	1	8.3	0	0.0
No Answer	5	2.1	1	0.9	0	0.0	0	0.0	3	6.7	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 19-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion K: "In conducting consumer education programs/courses, the effectiveness of materials, methods, and instruction should be evaluated, including a determination of the extent to which students have acquired appropriate skills for approaching consumer problems." Question 18

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	209	88.6	100	92.6	23	88.5	36	90.0	36	80.0	2	100.0	10	83.3	16	88.9
Agree But With Reservations	16	6.8	6	5.6	2	7.7	4	10.0	3	6.7	0	0.0	1	8.3	2	11.1
Sub-total		(95.4)		(98.2)		(96.2)		(100.0)		(86.7)		(100.0)		(91.6)		(100.0)
Strongly Disagree or Disagree	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
No Basis For Opinion	5	2.1	1	0.9	1	3.8	0	0.0	2	4.4	0	0.0	1	8.3	0	0.0
No Answer	6	2.5	1	0.9	0	0.0	0	0.0	4	8.9	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 20-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion L: "Teachers with responsibilities for consumer education require special training and education. Responsibility for such in-service training should be shared by the State Department of Education and the L.E.A.'s. Attendance for involved personnel should be mandatory and service credits earned." Question 19

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	119	50.5	62	57.4	11	42.3	21	52.5	19	42.2	1	50.0	5	41.7	11	61.1
Agree But With Reservations	65	27.5	19	17.6	12	46.2	13	32.5	19	42.2	0	0.0	0	0.0	5	27.8
Sub-total		(78.5)		(75.0)		(88.5)		(85.0)		(84.4)		(50.0)		(41.7)		(88.9)
Strongly Disagree or Disagree	39	16.5	24	22.2	2	7.7	4	10.0	2	4.4	1	50.0	6	50.0	2	11.1
No Basis For Opinion	6	2.5	1	0.9	1	3.8	2	5.0	1	2.2	0	0.0	1	8.3	0	0.0
No Answer	7	3.0	2	1.9	0	0.0	0	0.0	4	8.9	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 21-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion M: " Planning and implementation of secondary school consumer education programs/courses should be closely integrated with those offered in the lower grades. Where the latter are lacking or limited, efforts directed towards their appropriate extension to all grades k-12 should be considered to be the responsibility of every L.E.A." Question 20.

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	148	62.7	71	65.7	20	76.9	30	75.0	20	44.5	2	100.0	4	33.3	16	88.9
Agree But With Reservations	54	22.9	23	21.3	4	15.4	8	20.0	14	31.1	0	0.0	4	33.3	1	5.6
Sub-total		(85.6)		(87.0)		(92.3)		(95.0)		(75.6)		(100.0)		(66.6)		(94.5)
Strongly Disagree or Disagree	19	8.0	10	9.2	1	3.8	0	0.0	5	11.1	0	0.0	3	25.0	1	5.6
No Basis For Opinion	9	3.8	2	0.9	1	3.8	2	5.0	3	6.7	0	0.0	1	8.3	0	0.0
No Answer	6	2.5	2	1.9	0	0.0	0	0.0	3	6.7	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 22-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion N: "Every secondary grade level should include consumer education with special consideration for students of lower socioeconomic strata, potential dropouts, and those with bi-lingual needs." Question 21

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	133	56.3	60	55.5	18	69.2	28	70.0	21	46.7	2	100.0	3	25.0	13	72.2
Agree But With Reservations	52	22.0	24	22.2	4	15.4	7	17.5	11	24.4	0	0.0	5	41.7	3	16.7
Sub-total		(78.3)		(77.7)		(85.6)		(87.5)		(71.1)		(100.0)		(66.7)		(88.9)
Strongly Disagree or Disagree	37	15.7	20	18.6	3	11.5	4	10.0	7	15.5	0	0.0	3	25.0	2	11.1
No Basis For Opinion	8	3.4	2	1.9	1	3.8	1	2.5	3	6.7	0	0.0	1	8.3	0	0.0
No Answer	6	2.5	2	1.9	0	0.0	0	0.0	3	6.7	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 23-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion O: "The number of hours that individual secondary schools devote to consumer education programs/courses should vary according to the interests, needs, and abilities of their students, the depth and breadth to which concepts are treated, available staff, facilities, and resources. However, consumer education, whether offered as separate courses or as components integrated in regular courses, should require a minimum equivalent of 105 hours (35 weeks - 3 hrs. per/wk.) per school year, in every grade, 7 thorugh 12." Question 22

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	68	28.8	31	28.7	10	38.4	11	27.5	12	26.7	2	100.0	2	16.7	5	27.8
Agree But With Reservations	52	22.0	23	21.3	4	15.4	11	27.5	12	26.7	0	0.0	1	8.3	7	38.9
Sub-total		(50.8)		(50.0)		(53.8)		(55.0)		(53.4)		(100.0)		(25.0)		(66.7)
Strongly Disagree or Disagree	98	41.7	47	43.5	9	34.6	17	42.5	17	37.8	0	0.0	7	58.3	5	27.8
No Basis For Opinion	11	4.7	5	4.6	3	11.5	1	2.5	1	2.2	0	0.0	1	8.3	1	5.6
No Answer	7	3.0	2	1.9	0	0.0	0	0.0	3	6.7	0	0.0	1	8.3	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	40	100.0	2	100.0	12	100.0	18	100.0

Table 24-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion P: "Since there are a variety of ways in which the conceptual structure and content of consumer education can be organized for teaching, no one way is or should be mandated." Question 23

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	201	85.2	94	87.0	22	84.6	36	90.0	36	80.0	2	100.0	10	83.4	14	77.8
Agree But With Reservations	19	8.1	10	9.3	2	7.7	3	7.5	2	4.4	0	0.0	1	8.3	3	16.7
Sub-total		(93.3)		(96.3)		(92.3)		(97.5)		(84.4)		(100.0)		(91.7)		(94.5)
Strongly Disagree or Disagree	4	1.7	2	1.9	0	0.0	1	2.5	1	2.2	0	0.0	0	0.0	1	5.6
No Basis For Opinion	7	3.0	1	0.9	2	7.7	0	0.0	3	6.7	0	0.0	1	8.3	0	0.0
No Answer	5	2.1	1	0.9	0	0.0	0	0.0	3	6.7	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 25-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion Q: " The consumer field has become a relatively well defined career area and provisions should be made to inform students of professional postsecondary opportunities." Question 24

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	207	87.7	96	88.9	22	84.7	33	82.5	42	93.4	2	100.0	10	83.3	10	55.6
Agree But With Reservations	15	6.4	9	8.3	1	3.8	4	10.0	0	0.0	0	0.0	1	8.3	4	22.6
Sub-total		(94.1)		(97.2)		(88.5)		(92.5)		(93.4)		(100.0)		(91.6)		(77.8)
Strongly Disagree or Disagree	6	2.5	3	2.8	1	3.8	1	2.5	1	2.2	0	0.0	0	0.0	4	22.2
No Basis For Opinion	5	2.1	0	0.0	1	3.8	2	5.0	1	2.2	0	0.0	1	8.3	0	0.0
No Answer	3	1.3	0	0.0	1	3.8	0	0.0	1	2.2	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 26-A

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Extent of Agreement with Proposed Criterion R: "Innovativeness in consumer education at the local level should be encouraged and results shared with other districts."
Question 25

	Total Respondent Schools		Four Year High Schools		Six Year High Schools		Senior High Schools		Jr.High/ Middle Schools		Accred. Even'g High Schools		Voch-Tech. High Schools		Consultants	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Strongly Agree	218	92.3	104	96.3	24	92.3	35	87.5	41	91.1	2	100.0	10	83.3	18	100.0
Agree But With Reservations	11	4.7	3	2.8	1	3.8	4	10.0	2	4.4	0	0.0	1	8.3	0	0.0
Sub-total		(97.0)		(99.1)		(96.1)		(97.5)		(95.5)		(100.0)		(91.6)		(100.0)
Strongly Disagree or Disagree	5	2.1	1	0.9	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
No Basis For Opinion	4	1.7	0	0.0	1	3.8	1	2.5	1	2.2	0	0.0	1	8.3	0	0.0
No Answer	2	0.8	0	0.0	0	0.0	0	0.0	1	2.2	0	0.0	0	0.0	0	0.0
TOTAL	236	100.0	108	100.0	26	100.0	40	100.0	45	100.0	2	100.0	12	100.0	18	100.0

Table 27-A

SURVEY OF CONSUMER EDUCATION PROGRAMS IN NEW JERSEY PUBLIC SECONDARY SCHOOLS AND DEVELOPMENT OF CRITERIA FOR EFFECTIVE COMPREHENSIVE PROGRAMS

Summary of Consultants' Comments Regarding Consumer Education Criteria

Criterion A

1. Should be strongly encouraged and adequately funded with support for in-service and program development.
2. Most important - studies show high school students to be economic illiterates - not able to function in the "real world!"

Criterion B

1. Comprised of recognized consumer educators. All too often there is a lack of definition and direction in consumer education programs.
2. Guidelines are already available in every state - don't re-invent the wheel.
3. Hopefully, these guidelines will some day be national.
4. An interdisciplinary state-wide task force

Criterion C

1. Legislators also
2. Suggest that representatives of business, government in particular, have some understanding of what consumer education is about. Begin research with consumer experts, then have dialogue with all other members.
3. Could get unwieldy
4. It's possible to get too many "experts" involved. This can limit what is accomplished.
5. Plus non-public schools

Criterion D

1. Believe that where consumer education is a teacher's #1 responsibility, the best job will be done.
   Multidisciplinary approach sounds fine, but consumer education becomes a second class citizen. The same is true at the state level. There must be someone who has consumer education as #1 priority.

Criterion E

1. Doesn't make sense!
2. Primarily integration into existing courses
3. No longer feel either approach, by itself, is sufficient. Prefer idea of integration.

Criterion F

1. "Balanced with what?" Don't understand what you mean here.

Criterion G

1. Purpose of Board and "B"
2. Can take too long. Illinois mandated it,then trained teacehrs. This is the pragmatic way to do it, and maybe best in the long run.
3. "What knowledge base should be the foundation of the entire program" is an essential question.

Criterion H

1. Are you planning to assess consumer behavior or knowledge. Be more specific than "by variety of methods."

Criterion I

1. Implementation is the key - we can evaluate and revise for years.
2. Some modifications or changes may be based on prior pilot work in related school systems.
3. It is possible that minor course modifications would not require piloting before becoming a part of regular curriculum.
4. Teachers should be involved every step of the way.
5. Not good to place in concrete.

Criterion J

1. Don't forget the limitations of these people. There is much more to effective consumer education than "how to" approaches, i.e., - needed legislation, lack of enforcement of laws, white collar crimes, etc.
2. Projects should be selected which do not require the students to provide sensitive personal information.

Criterion K

1. Don't forget the metric knowledge/skills.
2. Methods cannot be minimized. This involves blending of individual teacher strengths and complimentary, proven methods. Effective methods for one teacher may not be effective for another. Therefore, I would be hesitant to prescribe.
3. Getting hung-up on fringe issues. All materials have value - negative or positive.
4. Screening of materials prior to use is essential.

Criterion L

1. Mandatory smacks of certification which should not be a precondition.
2. Should the responsibility for in-service training be shared by the S.D.E., the L.E.A. and the teacher training insitutions.
3. Only those teachers with sincere interest and enthusiasm at first.
4. One of the biggest barriers to consumer education is lack of trained teachers, both at college and secondary level.
5. Attendance for involved personnel should be encouraged and service credits earned.
6. Teachers of consumer affairs need to be interested in and enthusiastic about the subject! Credits and $$ should come second, but these are excellent incentives.
7. Plus pay, if over-time hours (or released time.)

Criterion M

1. L.E.A. priority should be secondary school curriculum development and later concentration on elementary.
2. (Add)"With support services provided by the S.D.E. and teacher-training institutions."
3. Very important. Consumer education is started too late.

Criterion N

1. Crucial and easily subverted because consumer education is generally perceived as middle and upper-class.
2. Programs should be tailored to local student needs and experience.
3. Reservation. Why not give special attention to all students.

Criterion O

1. Agree with the first sentence. The second sentence is not consistent with the idea expressed in the first.
2. Consumer interest is universal and transcends special concerns.
3. Quantity or clock hours of consumer education not as important as the quality of the teaching-learning situation. Unless the teachers who provide the 105 hours of instruction have adequate pre-service or in-service preparation, would question the effectiveness of the mandate.
4. Difficult to evaluate from here. Your experts who know the kind's needs, etc., should be involved in this area.
5. "----- in regular courses," "or both" should be added.
6. Do you really want to be this specific about the required number of hours per school year in every grade? May need further clarification.
7. This goal sounds high unless the usual boundaries are expanded to include consumer math, etc.
8. Ideal, but will other consumer educators agree?
9. The minimal time requirement is quite high.
10. Resulting curriculum and training efforts should have same results Those in science and math to establish "hours" or Carnegie units as a measure of importance is not desirable except to those whose task is to certify, train or supervise.
11. Probably too much time. 60 hours is more appropriate unless there is a course.

Criterion P

1. Except posssibly length and key topics to cover
2. Variety of approaches are desirable to take account of students' abilities. For lower ability students, emphasis can be very applied - for better students more emphasis can be given to broad social issues and implications.

Criterion Q

1. Not a well defined career area yet.
2. Most positions now are fulled with incompetent bureaucrats and hard to place people in business!
3. Are there really going to be that many openings?
4. Do not place in concrete.
5. Not well defined, but information should be provided.
6. Care is needed here. Career opportunities have been over-estimated. Opportunities are available if we choose to include training of more consumer oriented sales people.
7. Time element missing - necessary: a couple class periods only in upper grades.
8. Add: "and to push improvements at the postsecondary level."

Criterion R

1. Not enough sharing is done.

General Comments

1. It would have been helpful if L.E.A. had been defined.
2. Additional criteria statements migh be merited: 1) pre-service training for consumer education teachers; and 2) certification of consumer education teachers, and 3) on-going evaluation, selection, and distribution of media and materials suitable for classroom use.

4. Prior to setting objectives the knowledge base is critical.
5. Too much bad material is available. Screening procedures are important.
6. In almost all cases "strongly agree" but often checked "agree" out of respect to special situations which should not require compliance because seomething more creative was intended.

CENTER FOR CONSUMER EDUCATION SERVICES

NEW JERSEY RESIDENTIAL MANPOWER CENTER
BUILDING 871 – PLAINFIELD AVENUE
EDISON, NEW JERSEY 08817

AREA CODE 20
TELEPHONE 985 – 188

Dear Principal:

The New Jersey State Department of Education through the Center for Consumer Education Services and Bergen Community College is conducting a comprehensive study 1) to determine the status of consumer education in New Jersey public secondary schools and 2) to develop, with the participation of these schools, criteria for consumer education curricula and programs. The study findings will also assist in making recommendations for pre-service and in-service training of teachers, and general improvements of consumer education practices.

Information requested in the enclosed questionnaire related to your school's program is very important to the accuracy of Phase I of the research. We recognize that its completion will require significant time and concentration, but the importance of this project, we believe, warrants your efforts. You may wish to ask the assistance of your curriculum specialists and/or teachers.

Of course, all answers are confidential and will be used only in combination with those of other secondary schools.

Please return the completed questionnaire at your earliest convenience in the pre-paid and addressed reply envelope. As you will note, Dr. Irvin Hochman, Director of Institutional Research, Bergen Community College, has been designated Research Director of this study, and you may feel free to contact him if you have any questions. His phone number is 201-447-1500, extension 340.

A report of the findings will be made available to all schools participating in the study.

Thank you for your cooperation.

Sincerely,

William L. Johnston

William L. Johnston
Director, Consumer Education

1 2 3 4 5 6

NEW JERSEY STATE DEPARTMENT OF EDUCATION

SURVEY OF CONSUMER EDUCATION IN

PUBLIC SECONDARY SCHOOLS OF NEW JERSEY

Name of Principal _____

Name of School _____

Address _____
Street City County Zip Phone No.

School District Name _____

Name of School District Superintendent _____

Name of Person Completing Questionnaire _____

Position Held _____

Please check your answers below:

1. In what county is your school located?

(a-7)

0	Atlantic	A	Mercer
1	Bergen	B	Middlesex
2	Burlington	C	Monmouth
3	Camden	D	Morris
4	Cape May	E	Ocean
5	Cumberland	F	Passaic
6	Essex	G	Somerset
7	Gloucester	H	Sussex
8	Hudson	I	Union
9	Hunterdon	J	Warren

2. Type of Secondary School

(a-8)
0 Four Year High School
1 Six Year High School
2 Senior High School
3 Junior High School (Middle School)
4 Accredited Evening High School
5 Vocational-Technical High School

3. Description of District

(a-9)
0 Mostly rural
1 Mostly suburban
2 Urban (less than 25,000 persons)
3 Urban (25,000 or more persons)

4. Enrollment in your Secondary School

(a-10)
0 Less than 500 pupils
1 500 - 999
2 1000 - 1499
3 1500 - 1599
4 2000 - 2499
5 2500 - 2599
6 3000 or more pupils

5. Average Annual District Expenditure Per Secondary School Pupil During 1974-75 School Year

(a11)

0	Less than $ 500	5	$1300 - $1499
1	$ 500 - $ 699	6	$1500 - $1699
2	$ 700 - $ 899	7	$1700 - $1899
3	$ 900 - $1099	8	$1900 - $2099
4	$1100 - $1299	9	$2100 or more

6. What percentage of your school's enrollment are Black (Non-Hispanic), Hispanic, Asian or Pacific Islander, and/or American Indian/Alaska Native? (Estimate if exact data not available)

(a12)

0	Less than 1%	6	40% - 49%
1	1% - 4%	7	50% - 59%
2	5% - 9%	8	60% - 69%
3	10% - 19%	9	70% - 79%
4	20% - 29%	A	80% - 89%
5	30% - 39%	B	90% -100%

7. Are SEPARATE consumer education courses offered in your school? Check applicable answer.

(a13)
- 0 No separate consumer education courses offered
- 1 No separate consumer education courses offered, but consumer education components are integrated in other courses
- 2 Offer separate consumer education course(s)
- 3 Offer separate consumer education course(s) plus consumer education components integrated in other courses

In which grades does your school offer separate consumer education courses? (Check all grades that apply)

8. (a14) 0 Do not offer separate consumer education courses
9. (a15) 0 7th grade
10. (a16) 0 8th grade
11. (a17) 0 9th grade
12. (a18) 0 10th grade
13. (a19) 0 11th grade
14. (a20) 0 12th grade

15. In how many grade levels are separate consumer education courses offered?

(a21)
- 0 None are offered
- 1 One grade level
- 2 Two grade levels
- 3 Three grade levels
- 4 Four or more grade levels

16. Are the separate consumer education course(s) offered by your school required or elective?

(a22)
- 0 None are offered
- 1 Elective
- 2 Required
- 3 Some required, some elective

Many of the major topics covered in consumer education course(s) are listed below. Please check which of these are covered in the separate consumer education course(s) offered to your secondary school students.
If no separate course(s) is offered, please skip to the next page.

TOPICS		
Consumer as an individual and member of society and the economy	0___	(a23) 17
Consumer legal rights, responsibilities and protection	0___	(a24) 18
Source of information for consumers, including advertising	0___	(a25) 19
Credit	0___	(a26) 20
Banking, savings, and investments	0___	(a27) 21
Budgeting	0___	(a28) 22
Clothing, household furnishings and equipment, shopping techniques, laws, labeling, packaging, etc.	0___	(a29) 23
Health services	0___	(a30) 24
Housing	0___	(a31) 25
Insurance	0___	(a32) 26
Consumer decision making	0___	(a33) 27
Transportation alternatives, automobile products/services/repairs/financing, etc.	0___	(a34) 28
Other	0___	(a35) 29

If you checked "other," please list

If your school offers consumer education as integrated components of regular courses, please check the topics covered in the following subject areas, grades 7 through 12, as applicable.

TOPICS	BUSINESS EDUCATION	HOME ECONOMICS	ENGLISH	HEALTH EDUCATION	VOCATIONAL, TRADE TECHNICAL INDUSTRIAL ARTS
Consumer as an individual and member of society and the economy	30 (a36)	43 (a49)	56 (a62)	69 (a75)	82 (b14)
	0	0	0	0	0
Consumer legal rights, responsibilities and protection	31 (a37)	44 (a50)	57 (a63)	70 (a76)	83 (b15)
	0	0	0	0	0
Source of information for consumers, including advertising	32 (a38)	45 (a51)	58 (a64)	71 (a77)	84 (b16)
	0	0	0	0	0
Credit	33 (a39)	46 (a52)	59 (a65)	72 (a78)	85 (b17)
	0	0	0	0	0
Banking, savings & investments	34 (a40)	47 (a53)	60 (a66)	73 (a79)	86 (b18)
	0	0	0	0	
Budgeting	35 (a41)	48 (a54)	61 (a67)	74 (a80)	87 (b19)
	0	0	0	0	0
Clothing, household furnishings and equipment, shopping techniques, laws, labeling, packaging, etc.	36 (a42)	49 (a55)	62 (a68)	75 (b7)	88 (b20)
	0	0	0	0	0
Health services	37 (a43)	50 (a56)	63 (a69)	76 (b8)	89 (b21)
	0	0	0	0	0
Housing	38 (a44)	51 (a57)	64 (a70)	77 (b9)	90 (b22)
	0	0	0	0	0
Insurance	39 (a45)	52 (a58)	65 (a71)	78 (b10)	91 (b23)
	0	0	0	0	0
Consumer decision making	40 (a46)	53 (a59)	66 (a72)	79 (b11)	92 (b24)
	0	0	0	0	0
Transportation alternatives, automobile products/services/repairs/financing, etc.	41 (a47)	54 (a60)	67 (a73)	80 (b12)	93 (b25)
	0	0	0	0	0
Other	42 (a48)	55 (a61)	68 (a74)	81 (b13)	94 (b26)
	0	0	0	0	0
If you checked "other," please list					

If your school offers consumer education as integrated components of regular courses, please check the topics covered in the following subject areas, grades 7 through 12, as applicable.

TOPICS	MATHEMATICS	SCIENCE	SOCIAL STUDIES	FINE ARTS	OTHER
Consumer as an individual and member of society and the economy	95 (b27)	108 (b40)	121 (b53)	134 (b66)	147 (b79)
	0___	0___	0___	0___	0___
Consumer legal rights, responsibilities and protection	96 (b28)	109 (b41)	122 (b54)	135 (b67)	148 (b80)
	0___	0___	0___	0___	0___
Source of information for consumers, including advertising	97 (b29)	110 (b42)	123 (b55)	136 (b68)	149 (c7)
	0___	0___	0___	0___	0___
Credit	98 (b30)	111 (b43)	124 (b56)	137 (b69)	150 (c8)
	0___	0___	0___	0___	0___
Banking, savings & investments	99 (b31)	112 (b44)	125 (b57)	138 (b70)	151 (c9)
	0___	0___	0___	0___	0___
Budgeting	100 (b32)	113 (b45)	126 (b58)	139 (b71)	152 (c10)
	0___	0___	0___	0___	0___
Clothing, household furnishings and equipment, shopping techniques, laws, labeling, packaging, etc.	101 (b33)	114 (b46)	127 (b59)	140 (b72)	153 (c11)
	0___	0___	0___	0___	0___
Health services	102 (b34)	115 (b47)	128 (b60	141 (b73)	154 (c12)
	0___	0___	0___	0___	0___
Housing	103 (b35)	116 (b48)	129 (b61)	142 (b74)	155 (c13)
	0___	0___	0___	0___	0___
Insurance	104 (b36)	117 (b49)	130 (b62)	143 (b75)	156 (c14)
	0___	0___	0___	0___	0___
Consumer decision making	105 (b37)	118 (b50	131 (b63)	144 (b76)	157 (c15)
	0___	0___	0___	0___	0___
Transportation alternatives, automobile products/services/repairs/financing, etc.	106 (b33)	119 (b51)	132 (b64)	145 (b77)	158 (c16)
	0___	0___	0___	0___	0
Other	107 (b39)	120 (b52)	133 (b65)	146 (b78)	159 (c17)
	0___	0___	0___	0___	0___
If you checked "other," please list					

160. What type of faculty organization is used currently to teach consumer education in your school?

(c18) 0___Departmentalized
1___Multi-disciplinary team
2___Houses
3___Combinations of 0, 1, and 2 above
4___Other
5___Question not applicable to this school

If you checked "other," please list:

_____

_____

_____

161. What type of faculty organization is used currently to plan consumer education in your school?

(c19) 0___Departmentalized
1___Multi-disciplinary team
2___Houses
3___Combination of 0, 1 and 2 above
4___Other
5___Question not applicable to this school

If you checked "other," please list:

_____

_____

_____

PROGRAM ORGANIZATION

Please check all the applicable blanks to indicate the curriculum organization used in your total consumer education program.

162. (c20) 0___One-semester course(s) in consumer education

163. (c21) 0___Two-semester course(s) in consumer education

164. (c22) 0___Mini-course(s) (less than one semester) in consumer education (No. of weeks? _____)

165. (c23) 0___Consumer education integrated in existing courses

166. (c24) 0___Summer session workshops for students

167. (c25) 0___Field trips

168. (c26) 0___Saturday and/or after school meetings

169. (c27) 0___Extracurricular activities, including clubs, etc.

170. (c28) 0___Assembly programs

171. (c29) 0___Other - please list _____

_____

_____

In separate consumer education course(s) or consumer education integrated in regular courses are any of the following methods or media utilized?

172. (c30) 0___Closed circuit TV
173. (c31) 0___Open circuit TV
174. (c32) 0___Films, film strips, film loops
175. (c33) 0___Transparencies
176. (c34) 0___Teaching machines
177. (c35) 0___Audio-tapes/disks
178. (c36) 0___Team/tandem teaching
179. (c37) 0___Programmed Instruction
180. (c38) 0___Individualized learning packets
181. (c39) 0___Auto-tutorial (systems approach)
182. (c40) 0___Computer Based Assisted Instruction
183. (c41) 0___Multi-disciplinary approach
184. (c42) 0___Separate consumer education textbook(s)
185. (c43) 0___Separate consumer education workbook(s)
186. (c44) 0___Role playing
187. (c45) 0___Case studies
188. (c46) 0___Games/simulation
189. (c47) 0___Product testing
190. (c48) 0___Comparison shopping
191. (c49) 0___Research projects
192. (c50) 0___Lecture
193. (c51) 0___Textbook
194. (c52) 0___Other

If you checked "other," please list - _____

_____

_____

What techniques are used to evaluate the effectiveness of current consumer education course offerings or consumer education components integrated in other courses?

195. (c53) 0___Teacher-made achievement tests and quizes
196. (c54) 0___Standardized tests
197. (c55) 0___Observation of teacher performance
198. (c56) 0___Observation of student performance
199. (c57) 0___Rating scales and check-lists of student performance and/or products
200. (c58) 0___Student questionnaires, inventories, attitude scales
201. (c59) 0___Student interviews
202. (c60) 0___Other
203. (c61) 0___Question not applicable to this school

If you checked "other," please describe: _____

_____

CURRICULUM DEVELOPMENT

204. Has your school engaged in any consumer education curriculum development during the past five years?

(c62) 0___No
1___Yes, work directed towards development of separate consumer education program(s) or course(s)
2___Yes, work directed towards development of consumer education to be integrated in regular courses
3___Yes, combination of 1 and 2 above

205. Has your school developed materials for use in consumer education courses or for consumer education integrated in other courses of a substantial nature during the past five years?

(c63) 0___Nothing of a substantial nature
1___Yes, materials for use in a separate consumer education course(s) or program(s)
2___Yes, materials for use in consumer education components integrated in other course(s)
3___Yes, combination of 1 and 2 above

206. Is your school planning to implement any new consumer education programs, courses, or units in 1976-77 or 1977-78?

(c64) 0___No
1___No, had plans but insufficient funds available to implement
2___Yes

If you checked "yes" above, please describe briefly: _____

_____

_____

In order for your school to develop more effective consumer education, which of the following do you believe are needed?

207. (c65) 0___Greater availability of materials and media
208. (c66) 0___Inservice courses and workshops for teachers
209. (c67) 0___Consultative visits by experts in consumer education
210. (c68) 0___Development of greater local interest and leadership among parents and the community
211. (c69) 0___Other (please specify) _____
_____

In what ways can the New Jersey State Department of Education, Center for Consumer Education Service, be of help to your school?

_____

_____

_____

Please give us the name of the person(s) who can serve as Consumer Education Liason between your school and the Center for Consumer Education.

_____ _____
Name Position

Thank you for your cooperation.

William L. Johnston
Director, Consumer Education

BERGEN
COMMUNITY COLLEGE

Four Hundred Paramus Road • Paramus, New Jersey 07652 • Telephone (201) 447-1500

May 19, 1976

Dear Principal:

A number of weeks ago a comprehensive survey to determine the status of consumer education in New Jersey public secondary schools was conducted. The response was most gratifying. We would like to express our appreciation for this assistance and again call upon you for information that only you are able to provide.

Based upon analysis of the above survey data, your written suggestions, and consumer education literature - criteria for consumer education curricula and programs have been drafted. They are listed in the enclosed questionnaire. We need to have your reactions to these criteria -- the extent to which you agree that they will prove relevant, practical and feasible for secondary schools generally, and for your own school in particular.

Please return your completed questionnaire in the enclosed addressed envelope. Do not hesitate to phone me at (201) 447-1500, extension 340, if you have any questions.

Your answers are confidential and will be used only in connection with those of other secondary schools.

A report of the findings of these two comprehensive surveys will be published and made available to all schools participating in the study.

Thank you for your cooperation in this important project.

Sincerely,

Dr. Irvin Hochman, Project Director

lh:bq
Enclosure

1 2 3 4 5 6

CONSUMER EDUCATION PROJECT - PHASE 2

SURVEY OF OPINIONS OF SECONDARY SCHOOL ADMINISTRATORS
REGARDING PROPOSED CRITERIA FOR CONSUMER EDUCATION PROGRAMS
IN NEW JERSEY PUBLIC SECONDARY SCHOOLS

Name of Principal _____

Name of School _____

Address _____
Street City County Zip Pone No.

School District Name _____

Name of School District Superintendent _____

Name of Person Completing Questionnaire _____

Position Held _____

Though a few of the following questions were included in the earlier consumer education survey we are again asking you to supply answers regarding general characteristics of your school. These will be correlated with the important new information requested below:

1. In what county is your school located?

(a-7)

0	Atlantic	A	Mercer
1	Bergen	B	Middlesex
2	Burlington	C	Monmouth
3	Camden	D	Morris
4	Cape May	E	Ocean
5	Cumberland	F	Passaic
6	Essex	G	Salem
7	Gloucester	H	Somerset
8	Hudson	I	Sussex
9	Hunterdon	J	Union
		K	Warren

2. Type of Secondary School

(a-8)
0 Four Year High School
1 Six Year High School
2 Senior High School
3 Junior High School (Middle School)
4 Accredited Evening High School
5 Vocational-Technical High School

3. Description of District

(a-9)
0 Mostly rural
1 Mostly suburban
2 Urban (less than 25,000 persons)
3 Urban (25,000 or more persons)

4. Enrollment in your Secondary School

(a-10)
0___ Less than 500 pupils
1___ 500 - 999
2___ 1000 - 1499
3___ 1500 - 1999
4___ 2000 - 2499
5___ 2500 - 2999
6___ 3000 or more pupils

5. Are consumer education courses offered in your school? Check applicable answer.

(a-11)
0___ No separate consumer education courses offered
1___ No separate consumer education courses offered, but consumer education components are integrated in other courses
2___ Offer separate consumer education course(s)
3___ Offer separate consumer education course(s) plus consumer education units integrated in other courses

What percentage of your total student enrollment is reached by separate consumer education courses and/or by consumer education components integrated in other courses? (Please estimate if exact data is not readily available.)

Percentage	6 (a-12) During current 1975-76 school year	7 (a-13) By the time an entering class of students graduate from your school
Less than 5%	0___	0___
Between 5% and 9%	1___	1___
Between 10% and 19%	2___	2___
Between 20% and 29%	3___	3___
Between 30% and 39%	4___	4___
Between 40% and 49%	5___	5___
Between 50% and 59%	6___	6___
Between 60% and 69%	7___	7___
Between 70% and 79%	8___	8___
Between 80% and 89%	9___	9___
Between 90% and 99%	A___	A___
100%	B___	B___

PROPOSED CRITERIA FOR CONSUMER EDUCATION IN NEW JERSEY SECONDARY SCHOOLS

Please indicate the extent of your agreement or disagreement with the following proposed criteria by checking the appropriate spaces below.

	Strongly Agree	Agree	Agree But With Reservations	Disagree	Strongly Disagree	No Basis For Opinion	
A. Consumer education should be required as an integral component of the educational program of every secondary school student.	0	1	2	3	4	5	(a-14) 8
B. Guidelines for curriculum development and program implementation should be formulated by a state-wide task force on consumer education.	0	1	2	3	4	5	(a-15) 9
C. Membership on above task force should include local L.E.A. board members, administrators, teachers, and students; representatives of colleges and universities, business, government, and consumers at large.	0	1	2	3	4	5	(a-16) 10
D. A multi-disciplinary approach to the planning of new consumer education programs/courses or the modification of existing programs/courses should be used.	0	1	2	3	4	5	(a-17) 11
E. Consumer education in secondary schools should be accomplished by means of both separate course offerings and systematic integration of consumer education components in regular course offerings.	0	1	2	3	4	5	(a-18) 12
F. Where resources, staff, facilities, etc. are limited, a L.E.A. team composed of administrators, teachers, specialists, and consultants (where feasible) should assure that the importance and requirements of consumer education are given full and balanced consideration.	0	1	2	3	4	5	(a-19) 13
G. Before starting or modifying a consumer education program, the L.E.A.'s should establish the goals and objectives of the program, assess the existing competencies of the target student body, and determine available resources, staff, facilities, schedules, preparation and capabilities of teachers who are or will be involved.	0	1	2	3	4	5	(a-20) 14
H. Student consumer behavior should be assessed by a variety of methods both prior to consumer education curriculum development and on an on-going basis.	0	1	2	3	4	5	(a-21) 15
I. New or modified consumer education programs/courses should be piloted, evaluated, and revised before becoming part of regular curriculum offering(s).	0	1	2	3	4	5	(a-22) 16

	Strongly Agree	Agree	Agree But With Reservations	Disagree	Strongly Disagree	No Basis For Opinion	
J. Student involvement, under trained teachers, in projects relevant to their own experiences and problems and those of their families and community should be stressed in consumer education programs/courses	0	1	2	3	4	5	(a-23) 17
K. In conducting consumer education programs/courses, the effectiveness of materials, methods, and instruction should be evaluated, including a determination of the extent to which students have acquired appropriate skills for approaching consumer problems.	0	1	2	3	4	5	(a-24) 18
L. Teachers with responsibilities for consumer education require special training and education. Responsibility for such in-service training should be shared by the State Department of Education and the L.E.A.'s. Attendance for involved personnel should be mandatory and service credits earned.	0	1	2	3	4	5	(a-25) 19
M. Planning and implementation of secondary school consumer education programs/courses should be closely integrated with those offered in the lower grades. Where the latter are lacking or limited, efforts directed towards their appropriate extension to all grades k-12 should be considered to be the responsibility of every L.E.A.	0	1	2	3	4	5	(a-26) 20
N. Every secondary grade level should include consumer education with special consideration for students of lower socioeconomic strata, potential dropouts, and those with bi-lingual needs.	0	1	2	3	4	5	(a-27) 21
O. The number of hours that individual secondary schools devote to consumer education programs/courses should vary according to the interests, needs, and abilities of their students, the depth and breadth to which concepts are treated, available staff, facilities, and resources. However, consumer education, whether offered as separate courses or as components integrated in regular courses, should require a minimum equivalent of 105 hours (35 weeks - 3 hrs. per/wk.) per school year, in every grade, 7 through 12.	0	1	2	3	4	5	(a-28) 22
P. Since there are a variety of ways in which the conceptual structure and content of consumer education can be organized for teaching, no one way is or should be mandated.	0	1	2	3	4	5	(a-29) 23

	Strongly Agree	Agree	Agree But With Reservations	Disagree	Strongly Disagree	No Basis For Opinion	
Q. The consumer field has become a relatively well defined career area and provisions should be made to inform students of professional postsecondary opportunities	0____	1____	2____	3____	4____	5____	(a-30) 24
R. Innovativeness in consumer education at the local level should be encouraged and results shared with other districts.	0____	1____	2____	3____	4____	5____	(a-31) 25

Thank you for your careful consideration of these proposed criteria. If you should care to comment on any specific criterion or make any general comments, please do so below:

Criterion No.	Comments
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Your cooperations is greatly appreciated:

Dr. Irvin Hochman, Project Director
Professor Raymond Pena, Co-Director

BERGEN
COMMUNITY COLLEGE

Four Hundred Paramus Road • Paramus, New Jersey 07652 • Telephone: (201) 447-1500

I am writing to you, and a small group of other recognized authorities in the field of consumer education and affairs, to request your participation in a major study being conducted for the New Jersey Department of Education, Center for Consumer Education. As you know, Dr. William L. Johnston is the Director of the Center.

The major objectives of this project, which is supported by a grant under the Vocational Education Act (PL 90-576) are; 1) to determine the status of consumer education in New Jersey public secondary schools and 2) to develop, with the participation of these schools and experts in the field of consumer education, criteria for consumer education programs and curriculums.

The first phase is nearly complete and the second is now under way. Secondary school principals are being asked to complete the enclosed questionnaire and to indicate the extent of their agreement that the listed criteria are relevant, practical, and feasible for secondary schools generally, and for their own schools in particular.

We would like you, just as the principals, to complete pages 3, 4, and 5 of the same questionnaire, and very importantly, critique each of the individual criteria (A through R.) If, in your opinion, any criteria have been omitted, please write them down. A "critique" sheet is provided for your convenience.

All this will take time and I can well imagine that you are a very busy person. However, I can offer the following inducements to encourage your participation: 1) You will have the satisfaction of knowing that you will be making an important contribution to an education area with which you are already identified; 2)Your name and contributions will be acknowledged in the final report which will receive very wide distribution in New Jersey, and I believe, nationally, and 3) You will be partially reimbursed for your efforts with a modest consultant honorarium of approximately $12.00 per hour.

It is anticipated that none of our panel of experts will need to devote more than an hour or so to the task. If you need a good fraction of a day, do take the time.

If you agree to participate, and I hope very much that you will, please return the completed questionnaire pages and the critique sheet in the enclosed addressed envelope. Include a statement of the amount of time spent so that you can be reimbursed.

If you have any questions, please do not hesitate to contact me (collect) at (201) 447-1500, extension 340 or write me at the above address. I look forward to receiving these materials at your earliest convenience, and hopefully in the next two weeks at the latest.

Thank you for your interest and assistance.

Sincerely,

Irvin Hochman

Irvin Hochman, Ph.D.
Director of Institutional Research
Bergen Community College and
Consumer Education Project Director

IH:bq
Enclosures

CRITIQUE OF PROPOSED CRITERIA FOR CONSUMER EDUCATION CURRICULA AND PROGRAMS BY MEMBER OF PANEL OF EXPERTS

Name _____

Title _____

Your Organization _____

Address _____

After you have checked the extent of your agreement with the criteria listed on pages 3, 4, and 5 of the enclosed questionnaire, please write your critique and/or suggested revision only of those that you do not find to be wholly satisfactory. Please identify them by letter. If there are other criteria that you believe should have been listed, please include them also below.

Criterion	Your Critique and/or Suggested Revision
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

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